

Consumer Complaints

Date received	Product	Sub-product
07/29/2013	Consumer Loan	Vehicle loan
07/29/2013	Bank account or service	Checking account
07/29/2013	Bank account or service	Checking account
07/29/2013	Bank account or service	Checking account
07/29/2013	Mortgage	Conventional fixed mortgage
07/29/2013	Bank account or service	Checking account
07/29/2013	Debt collection	Other (i.e. phone, health club, etc.)
07/29/2013	Debt collection	I do not know
07/29/2013	Credit card	
07/29/2013	Mortgage	Other mortgage
07/29/2013	Debt collection	Credit card
07/29/2013	Debt collection	Credit card
07/29/2013	Mortgage	Conventional fixed mortgage
07/29/2013	Mortgage	Conventional fixed mortgage
07/29/2013	Mortgage	Conventional fixed mortgage
07/29/2013	Mortgage	Conventional fixed mortgage

Consumer Complaints

Issue	Sub-issue
Managing the loan or lease	
Using a debit or ATM card	
Account opening, closing, or management	
Deposits and withdrawals	
Loan servicing, payments, escrow account	
Deposits and withdrawals	
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was paid
Billing statement	
Loan servicing, payments, escrow account	
Loan modification, collection, foreclosure	
Loan servicing, payments, escrow account	
Loan modification, collection, foreclosure	
Communication tactics	Frequent or repeated calls
Communication tactics	Frequent or repeated calls
Loan modification, collection, foreclosure	
Loan modification, collection, foreclosure	
Loan modification, collection, foreclosure	
Loan servicing, payments, escrow account	

Consumer Complaints

Consumer complaint narrative

[Redacted]

Consumer Complaints

Company public response

Consumer Complaints

Company	State	ZIP code	Tags	Consumer consent provided?
Wells Fargo & Company	VA	24540		N/A
Wells Fargo & Company	CA	95992	Older American	N/A
Santander Bank US	NY	10065		N/A
Wells Fargo & Company	GA	30084		N/A
Franklin Credit Management	CT	06106		N/A
Bank of America	TX	75025		N/A
NRA Group, LLC	VA	20147		N/A
SunTrust Banks, Inc.	FL	32818		N/A
Citibank	OH	45247		N/A
Wells Fargo & Company	NV	89511		N/A
Bank of America	NC	27949		N/A
JPMorgan Chase & Co.	CA	90703		N/A
Citibank	CA	95821		N/A
Asset Management Professionals, LLC	PA	19145	Older American	N/A
Wells Fargo & Company	PA	19145	Older American	N/A
JPMorgan Chase & Co.	NY	14092		N/A
Ocwen	FL	33426		N/A
JPMorgan Chase & Co.	NY	10019		N/A
Citibank	NJ	07604		N/A

Consumer Complaints

Submitted via	Date sent to company	Company response to consumer	Timely response?
Phone	07/30/2013	Closed with explanation	Yes
Web	07/31/2013	Closed with explanation	Yes
Fax	07/31/2013	Closed	Yes
Web	07/30/2013	Closed with explanation	Yes
Web	07/30/2013	Closed with explanation	Yes
Web	07/30/2013	Closed with explanation	Yes
Web	08/07/2013	Closed with non-monetary relief	Yes
Referral	08/01/2013	Closed with explanation	Yes
Referral	07/30/2013	Closed with explanation	Yes
Referral	07/30/2013	Closed with explanation	Yes
Referral	07/30/2013	Closed with non-monetary relief	Yes
Referral	07/30/2013	Closed with explanation	Yes
Referral	07/31/2013	Closed with explanation	Yes
Phone	08/01/2013	Closed with explanation	No
Phone	08/01/2013	Closed with non-monetary relief	Yes
Phone	07/31/2013	Closed with explanation	Yes
Web	07/31/2013	Closed with explanation	Yes
Web	07/30/2013	Closed with explanation	Yes
Web	07/30/2013	Closed with explanation	Yes

Consumer Complaints

Consumer disputed?	Complaint ID
No	468882
No	468889
No	468879
No	468949
No	475823
No	468981
No	467801
Yes	475728
Yes	469026
Yes	469035
No	469037
No	469284
Yes	480488
	468904
No	468905
No	469057
Yes	469060
Yes	469070
No	472236

Consumer Complaints

07/29/2013	Credit card	
07/29/2013	Credit reporting	
07/29/2013	Mortgage	Conventional adjustable mortgage (ARM)
07/29/2013	Mortgage	Other mortgage
07/29/2013	Mortgage	Conventional fixed mortgage
07/29/2013	Mortgage	Other mortgage
07/29/2013	Mortgage	Other mortgage
07/29/2013	Mortgage	Conventional adjustable mortgage (ARM)
07/29/2013	Bank account or service	Other bank product/service
07/29/2013	Credit reporting	
07/29/2013	Student loan	Non-federal student loan
07/29/2013	Debt collection	Other (i.e. phone, health club, etc.)
07/29/2013	Mortgage	Other mortgage
07/29/2013	Mortgage	Conventional adjustable mortgage (ARM)
07/29/2013	Mortgage	Other mortgage
07/29/2013	Consumer Loan	Vehicle loan
07/29/2013	Mortgage	Other mortgage
07/29/2013	Bank account or service	Checking account
07/29/2013	Credit card	
07/29/2013	Mortgage	FHA mortgage
07/29/2013	Bank account or service	(CD) Certificate of deposit

Consumer Complaints

APR or interest rate

Credit monitoring or identity protection Problem cancelling or closing account

Loan modification, collection, foreclosure

Application, originator, mortgage broker

Application, originator, mortgage broker

Loan modification, collection, foreclosure

Loan servicing, payments, escrow account

Application, originator, mortgage broker

Deposits and withdrawals

Incorrect information on credit report Public record

Repaying your loan Repaying your loan

Cont'd attempts collect debt not owed Debt was paid

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Loan servicing, payments, escrow account

Managing the loan or lease

Loan modification, collection, foreclosure

Deposits and withdrawals

Delinquent account

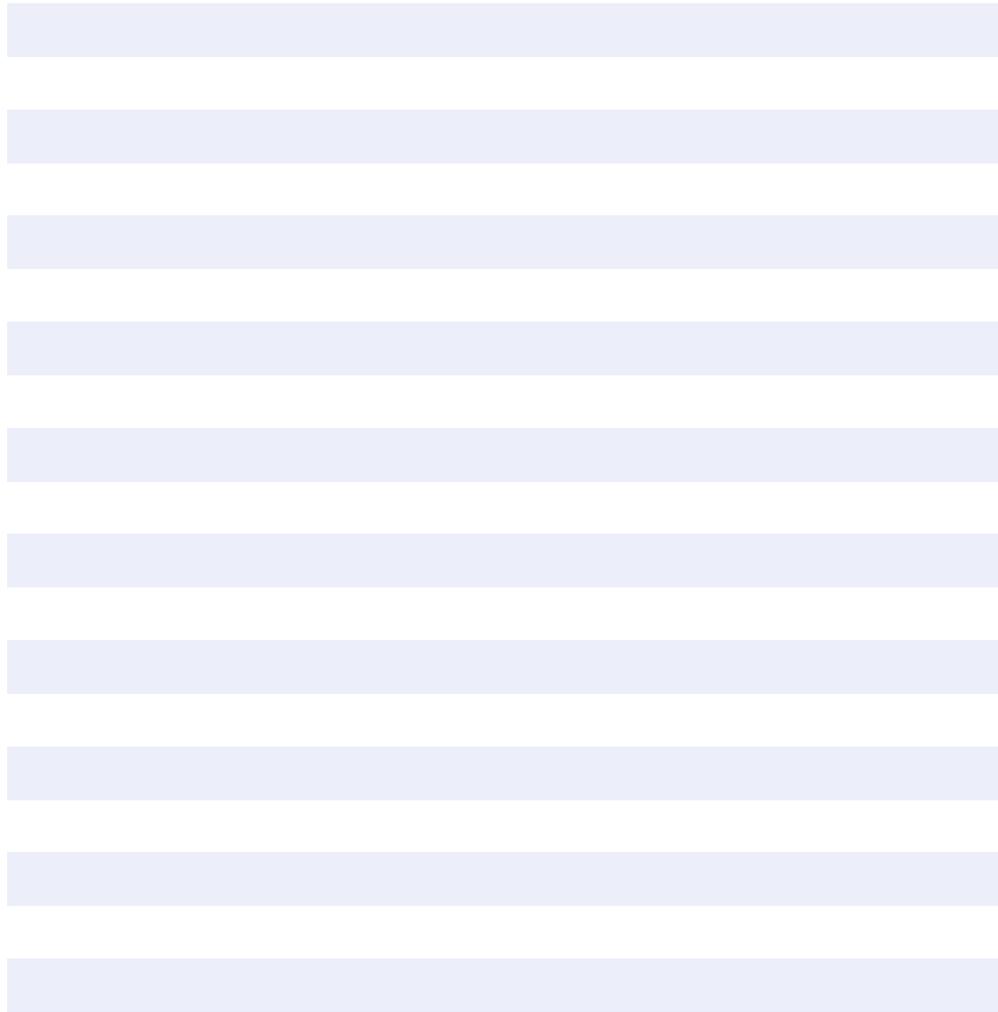
Loan modification, collection, foreclosure

Account opening, closing, or management

Consumer Complaints



Consumer Complaints



Consumer Complaints

Synchrony Financial	WA	98548		N/A
Experian	CA	90034		N/A
Bank of America	HI	96793		N/A
JPMorgan Chase & Co.	FL	32825		N/A
Wells Fargo & Company	NY	10605		N/A
Ocwen	NY	14467		N/A
U.S. Bancorp	CA	92591		N/A
Bank of America	IL	60443		N/A
Wells Fargo & Company	CA	96088		N/A
Equifax	CA	91605		N/A
Navient Solutions, Inc.	OH	45150		N/A
Northland Group, Inc.	FL	32233	Servicemember	N/A
SunTrust Banks, Inc.	FL	32084		N/A
Bank of America	FL	33234		N/A
SunTrust Banks, Inc.	FL	32505		N/A
Santander Consumer USA Holdings Inc	CA	92677		N/A
Land/Home Financial Services	MI	48382		N/A
JPMorgan Chase & Co.	NJ	08530		N/A
Amex	TX	78232		N/A
Nationstar Mortgage	GA	30041		N/A
Wells Fargo & Company	TX	77381		N/A

Consumer Complaints

Web	07/29/2013	Closed with monetary relief	Yes
Web	07/29/2013	Closed with monetary relief	Yes
Web	07/31/2013	Closed with explanation	Yes
Postal mail	07/30/2013	Closed with explanation	Yes
Web	07/31/2013	Closed with non-monetary relief	Yes
Referral	07/30/2013	Closed with explanation	Yes
Referral	07/31/2013	Closed with monetary relief	Yes
Web	08/01/2013	Closed with explanation	Yes
Web	08/01/2013	Closed with explanation	Yes
Web	07/29/2013	Closed with non-monetary relief	Yes
Web	07/30/2013	Closed with explanation	Yes
Referral	08/01/2013	Closed with explanation	Yes
Referral	08/02/2013	Closed with non-monetary relief	Yes
Web	07/30/2013	Closed with non-monetary relief	Yes
Referral	08/02/2013	Closed	Yes
Referral	08/05/2013	Closed	Yes
Fax	08/06/2013	Closed with explanation	No
Postal mail	07/30/2013	Closed with monetary relief	Yes
Web	07/29/2013	Closed with monetary relief	Yes
Web	07/30/2013	Closed with explanation	Yes
Postal mail	07/30/2013	Closed with explanation	Yes

Consumer Complaints

No	469131
No	474204
No	469138
No	469143
No	480173
Yes	469360
No	469632
No	469173
No	469185
No	469201
No	469210
No	469252
No	469863
No	469255
No	469811
Yes	479329
	454668
No	475273
No	479990
No	469293
No	469309

Consumer Complaints

07/29/2013	Mortgage	Conventional adjustable mortgage (ARM)
07/29/2013	Student loan	Non-federal student loan
07/29/2013	Mortgage	Conventional fixed mortgage
07/29/2013	Mortgage	Other mortgage
07/29/2013	Debt collection	I do not know
07/29/2013	Mortgage	Conventional fixed mortgage
07/29/2013	Bank account or service	Checking account
07/29/2013	Mortgage	FHA mortgage
07/29/2013	Credit reporting	
07/29/2013	Mortgage	Conventional fixed mortgage
07/29/2013	Credit card	
07/29/2013	Bank account or service	Checking account
07/29/2013	Bank account or service	Checking account
07/29/2013	Student loan	Non-federal student loan
07/29/2013	Mortgage	Conventional fixed mortgage
07/29/2013	Mortgage	Conventional fixed mortgage
07/29/2013	Credit card	
07/29/2013	Mortgage	Other mortgage
07/29/2013	Mortgage	Other mortgage
07/29/2013	Debt collection	Credit card
07/29/2013	Mortgage	Conventional fixed mortgage

Consumer Complaints

Loan modification,collection,foreclosure

Repaying your loan

Repaying your loan

Loan servicing, payments, escrow account

Loan servicing, payments, escrow account

Communication tactics

Frequent or repeated calls

Loan servicing, payments, escrow account

Problems caused by my funds being low

Loan modification,collection,foreclosure

Improper use of my credit report

Report improperly shared by CRC

Settlement process and costs

Billing disputes

Deposits and withdrawals

Account opening, closing, or management

Repaying your loan

Repaying your loan

Loan modification,collection,foreclosure

Application, originator, mortgage broker

Credit line increase/decrease

Loan modification,collection,foreclosure

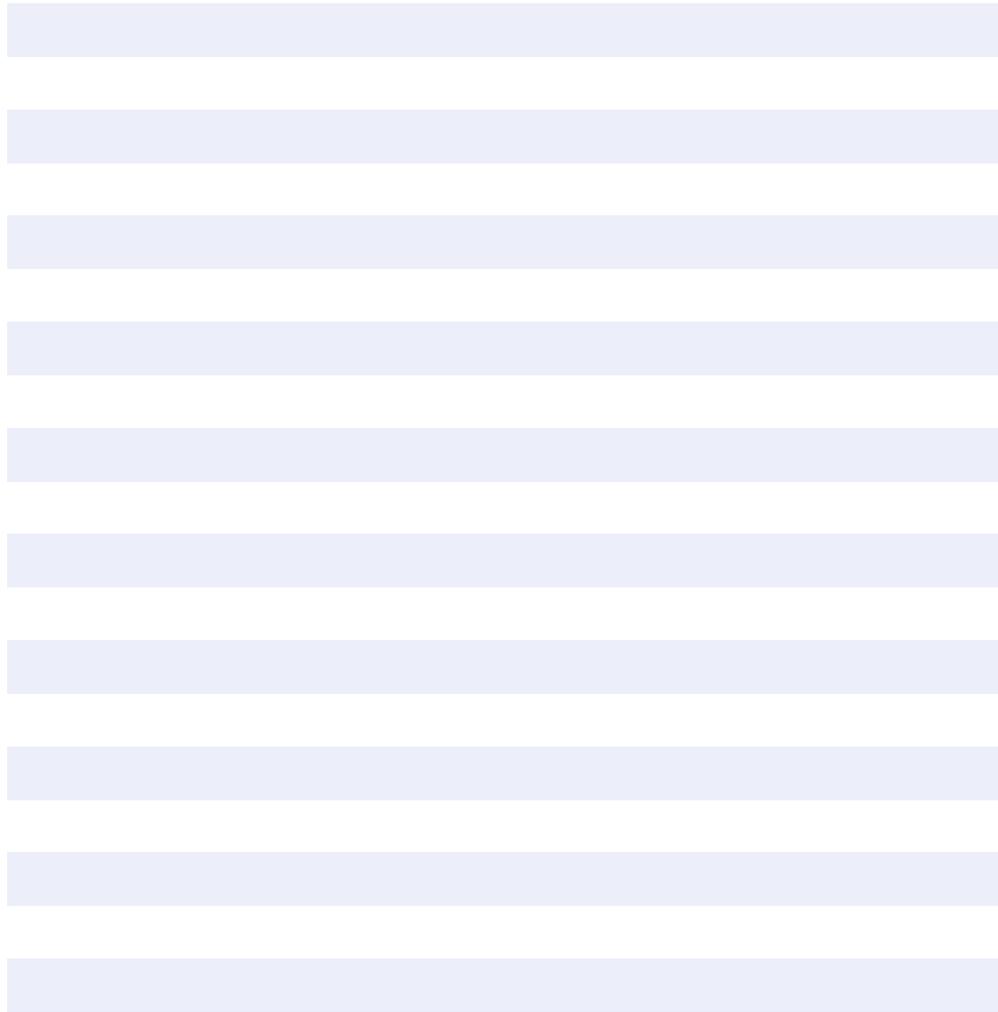
Loan modification,collection,foreclosure

Communication tactics

Threatened to take legal action

Settlement process and costs

Consumer Complaints



Consumer Complaints



Consumer Complaints

Ocwen	MA	02368		N/A
Navient Solutions, Inc.	FL	33133		N/A
CIT Bank National Association	NY	11101		N/A
Bank of America	CA	91701		N/A
Alpine Financial Solutions, Inc.	KY	42303	Older American	N/A
Ditech Financial LLC	TN	37218		N/A
Wells Fargo & Company	NJ	08618	Older American	N/A
Citibank	GA	30135		N/A
Equifax	MO	64725		N/A
U.S. Bancorp	MN	55414		N/A
Capital One	FL	32226	Servicemember	N/A
Wells Fargo & Company	CA	92277		N/A
First Tennessee Bank	TN	37806	Servicemember	N/A
Discover	MA	02043		N/A
Wells Fargo & Company	CA	91741		N/A
Bank of America	CA	91320		N/A
Citibank	WI	53066	Older American	N/A
Ocwen	CA	95765		N/A
CIT Bank National Association	CA	95363		N/A
Borenstein & Associates, LLC	WY	82605		N/A
Houston Home Loan, Inc.	TX	77386		N/A

Consumer Complaints

Web	07/30/2013	Closed with explanation	Yes
Web	07/30/2013	Closed with explanation	Yes
Web	07/31/2013	Closed with explanation	Yes
Web	08/01/2013	Closed with explanation	Yes
Postal mail	12/04/2013	Closed with explanation	Yes
Web	07/30/2013	Closed with explanation	Yes
Phone	07/30/2013	Closed with explanation	Yes
Web	07/30/2013	Closed with explanation	Yes
Fax	07/29/2013	Closed with explanation	Yes
Web	08/01/2013	Closed with non-monetary relief	Yes
Web	07/29/2013	Closed with explanation	Yes
Web	08/05/2013	Closed with explanation	Yes
Phone	07/30/2013	Closed with explanation	Yes
Web	07/30/2013	Closed with explanation	Yes
Phone	07/30/2013	Closed with explanation	Yes
Web	07/31/2013	Closed with explanation	Yes
Phone	07/30/2013	Closed with explanation	Yes
Web	07/30/2013	Closed with explanation	Yes
Phone	07/31/2013	Closed	Yes
Web	09/17/2013	Closed	Yes
Web	08/30/2013	Closed with explanation	Yes

Consumer Complaints

No	469334
No	469340
No	469487
No	469394
No	469408
No	469411
No	469414
No	469423
No	479282
No	469428
No	475777
No	469446
Yes	469447
No	467427
No	464039
No	469461
Yes	469473
Yes	469479
No	469499
No	469501
Yes	469513

Consumer Complaints

07/29/2013	Mortgage	Other mortgage
07/29/2013	Mortgage	Conventional fixed mortgage
07/29/2013	Bank account or service	Other bank product/service
07/29/2013	Credit reporting	
07/29/2013	Bank account or service	Checking account
07/29/2013	Mortgage	Home equity loan or line of credit
07/30/2013	Consumer Loan	Vehicle lease
07/29/2013	Consumer Loan	Vehicle lease
07/30/2013	Credit card	
07/30/2013	Mortgage	Conventional adjustable mortgage (ARM)
07/29/2013	Bank account or service	Checking account
07/29/2013	Credit reporting	
07/30/2013	Bank account or service	Checking account
07/29/2013	Bank account or service	Checking account
07/30/2013	Bank account or service	Savings account
07/30/2013	Credit card	
07/31/2013	Bank account or service	Checking account
07/29/2013	Mortgage	Other mortgage
07/29/2013	Mortgage	Other mortgage
07/29/2013	Mortgage	Other mortgage

Consumer Complaints

Loan servicing, payments, escrow account

Loan servicing, payments, escrow account

Problems caused by my funds being low

Incorrect information on credit report

Information is not mine

Deposits and withdrawals

Loan servicing, payments, escrow account

Managing the loan or lease

Managing the loan or lease

Payoff process

Loan modification, collection, foreclosure

Deposits and withdrawals

Unable to get credit report/credit score

Problem getting my free annual report

Using a debit or ATM card

Deposits and withdrawals

Deposits and withdrawals

Closing/Cancelling account

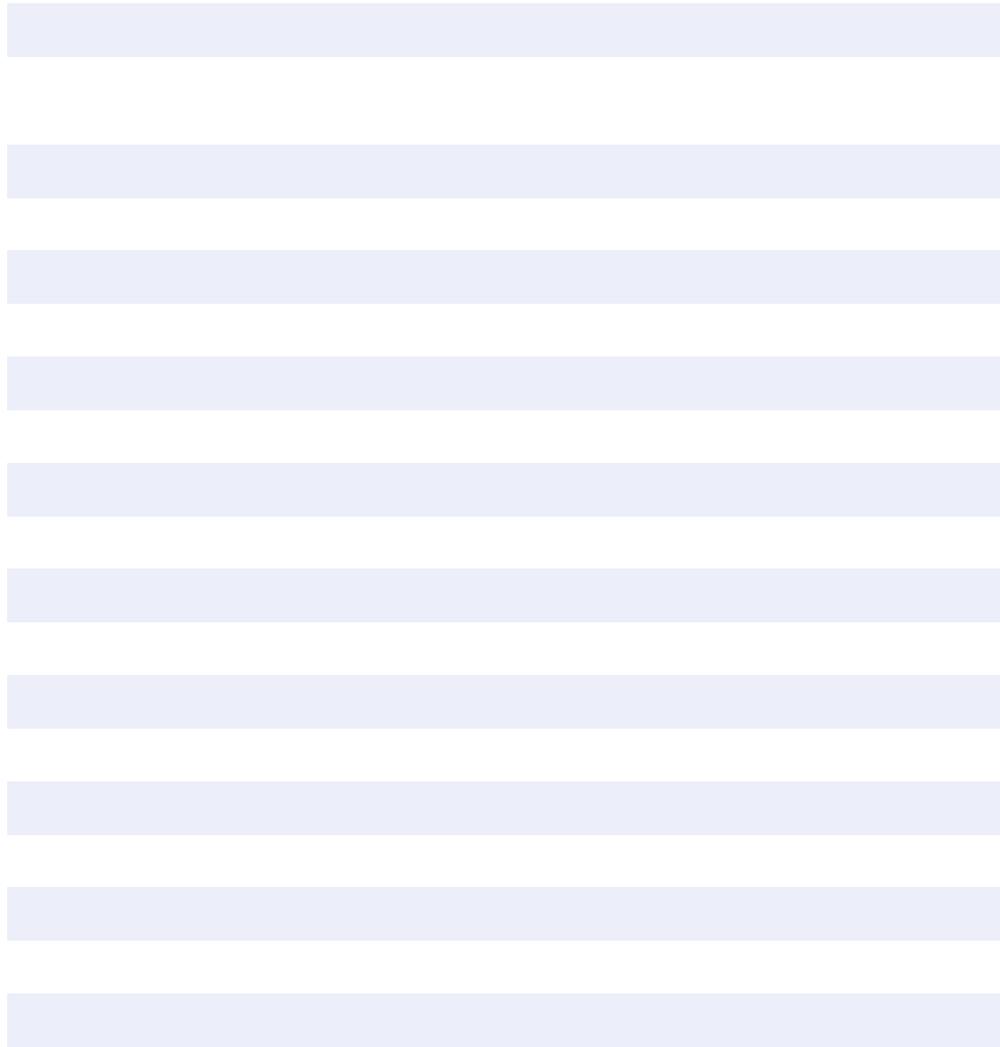
Account opening, closing, or management

Loan modification, collection, foreclosure

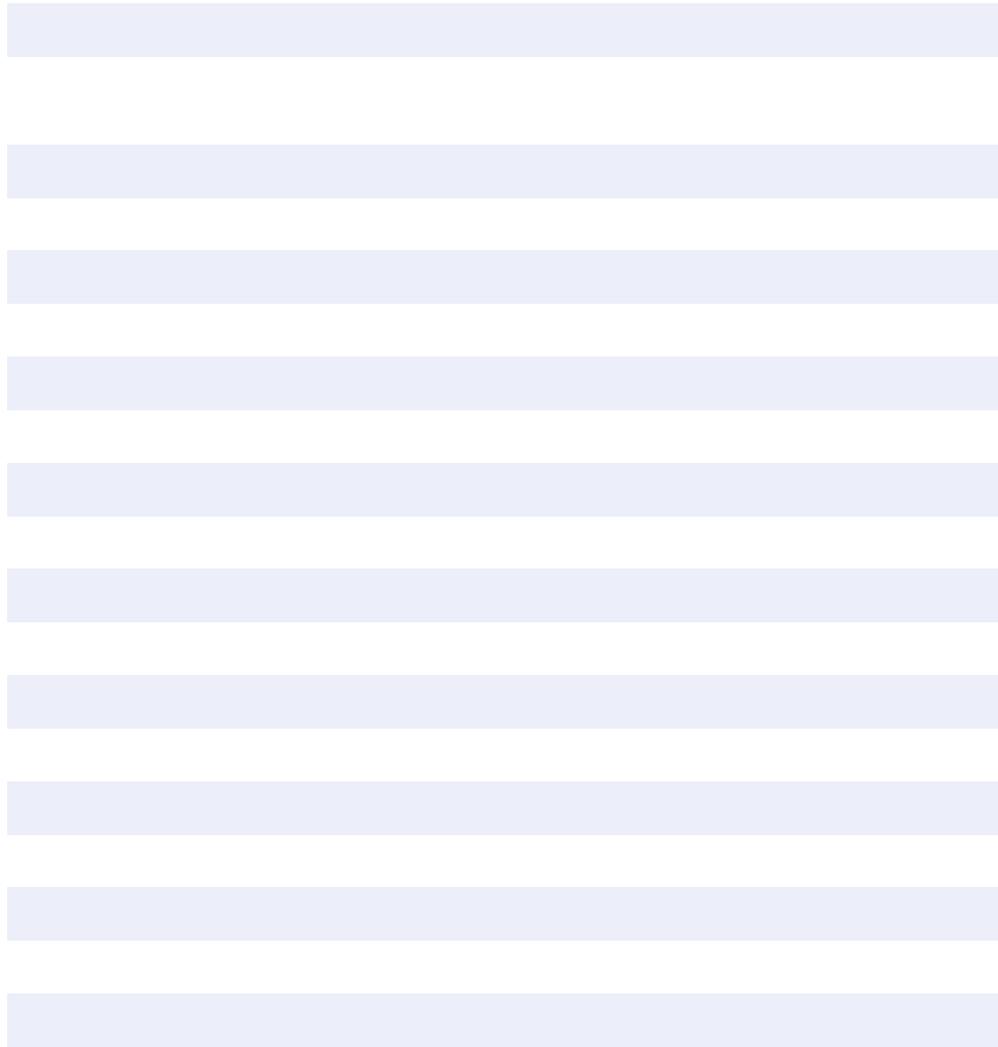
Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Consumer Complaints



Consumer Complaints



Consumer Complaints

Ocwen	NY	10038		N/A
Ocwen	VA	24112	Older American	N/A
Bank of America	NY	11716	Older American, Servicemember	N/A
Fidelity National Information Services, Inc. (FNIS)	CT	06514		N/A
People's United Bank	CT	06514		N/A
Citizens Financial Group, Inc.	VT	05770	Servicemember	N/A
Ally Financial Inc.	MI	48238		N/A
Asset Management Outsourcing, Inc.	NY	11030		N/A
Wells Fargo & Company	NV	89108	Servicemember	N/A
Bank of America	CA	95219		N/A
TD Bank US Holding Company	NJ	07656		N/A
TransUnion Intermediate Holdings, Inc.	CO	80247		N/A
JPMorgan Chase & Co.	NY	11772		N/A
Wells Fargo & Company	FL	33326		N/A
JPMorgan Chase & Co.	NY	10469		N/A
Citibank	TX	78249		N/A
Wells Fargo & Company	GA	30680		N/A
Bank of America	MI	49042		N/A
Ocwen	NY	11230		N/A
Wells Fargo & Company	CA	95020		N/A

Consumer Complaints

Web	08/13/2013	Closed	Yes
Web	07/30/2013	Closed with explanation	Yes
Phone	08/01/2013	Closed with explanation	Yes
Referral	08/21/2013	Closed with explanation	Yes
Referral	07/31/2013	Closed with explanation	Yes
Web	08/01/2013	Closed with non-monetary relief	Yes
Fax	08/01/2013	Closed with explanation	Yes
Web	07/31/2013	Closed with explanation	Yes
Phone	08/02/2013	Closed with explanation	Yes
Web	07/31/2013	Closed with non-monetary relief	Yes
Postal mail	07/31/2013	Closed with monetary relief	Yes
Web	07/29/2013	Closed with non-monetary relief	Yes
Web	08/01/2013	Closed with explanation	Yes
Web	07/31/2013	Closed with explanation	Yes
Web	08/01/2013	Closed with explanation	Yes
Web	07/30/2013	Closed with explanation	Yes
Web	08/01/2013	Closed with non-monetary relief	Yes
Referral	08/02/2013	Closed with explanation	Yes
Referral	07/30/2013	Closed with explanation	Yes
Referral	07/31/2013	Closed with explanation	Yes

Consumer Complaints

No	480183
No	469525
No	469537
No	469507
No	469508
No	469589
No	469241
No	469606
No	470828
No	470831
No	480463
No	479873
No	472678
No	469641
No	470665
Yes	470852
Yes	470863
No	469653
No	455630
No	469660

Consumer Complaints

07/29/2013	Mortgage	Home equity loan or line of credit
07/29/2013	Mortgage	Other mortgage
07/29/2013	Credit reporting	
07/31/2013	Credit card	
07/31/2013	Bank account or service	Checking account
07/29/2013	Mortgage	Conventional adjustable mortgage (ARM)
07/29/2013	Credit reporting	
07/31/2013	Debt collection	Credit card
07/29/2013	Mortgage	Conventional fixed mortgage
07/30/2013	Debt collection	I do not know
07/31/2013	Credit card	
07/31/2013	Mortgage	Conventional fixed mortgage
07/31/2013	Mortgage	Conventional adjustable mortgage (ARM)
07/30/2013	Debt collection	Federal student loan
07/31/2013	Mortgage	Conventional adjustable mortgage (ARM)
07/31/2013	Debt collection	Credit card
07/30/2013	Debt collection	Other (i.e. phone, health club, etc.)
07/31/2013	Mortgage	Conventional fixed mortgage
07/30/2013	Mortgage	Conventional fixed mortgage
07/31/2013	Credit reporting	
07/30/2013	Credit card	
07/30/2013	Mortgage	Conventional adjustable mortgage (ARM)

Consumer Complaints

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Incorrect information on credit report Account status

Billing statement

Deposits and withdrawals

Loan modification,collection,foreclosure

Credit reporting company's investigation Problem with statement of dispute

Taking/threatening an illegal action Sued w/o proper notification of suit

Loan servicing, payments, escrow account

Cont'd attempts collect debt not owed Debt is not mine

Payoff process

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Communication tactics Frequent or repeated calls

Loan modification,collection,foreclosure

Cont'd attempts collect debt not owed Debt is not mine

Cont'd attempts collect debt not owed Debt was paid

Loan servicing, payments, escrow account

Loan servicing, payments, escrow account

Incorrect information on credit report Account status

Credit determination

Loan modification,collection,foreclosure

Consumer Complaints



Consumer Complaints



Consumer Complaints

JPMorgan Chase & Co.	AZ	85138		N/A
Wells Fargo & Company	NY	10803		N/A
Ocwen	MA	02126		N/A
JPMorgan Chase & Co.	DE	19809		N/A
Santander Bank US	NJ	07106		N/A
HSBC North America Holdings Inc.	OH	44112	Older American	N/A
Experian	NY	14622		N/A
Encore Capital Group	NY	14212		N/A
Ocwen	IN	47265	Older American	N/A
Fidelity National Information Services, Inc. (FNIS)	CO	81302		N/A
Citibank	NJ	07018		N/A
Bank of America	NY	14212		N/A
Nationstar Mortgage	CA	95037		N/A
Navient Solutions, Inc.	NY	10026		N/A
Citibank	CA	90045		N/A
The Moore Law Group	CA	91711		N/A
Franklin Collection Service, Inc.	IL	60440		N/A
HSBC North America Holdings Inc.	FL	32747		N/A
EverBank	TN	37217		N/A
TransUnion Intermediate Holdings, Inc.	DE	19668		N/A
Wells Fargo & Company	CA	95409	Older American	N/A
JPMorgan Chase & Co.	CO	80206		N/A

Consumer Complaints

Referral	07/30/2013	Closed with explanation	Yes
Referral	07/30/2013	Closed with explanation	Yes
Referral	08/01/2013	Closed	Yes
Web	07/30/2013	Closed with monetary relief	Yes
Web	08/01/2013	Closed with explanation	Yes
Phone	07/30/2013	Closed with explanation	Yes
Web	07/31/2013	Closed with explanation	Yes
Web	07/30/2013	Closed with explanation	Yes
Web	07/30/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with explanation	Yes
Web	07/30/2013	Closed with explanation	Yes
Web	07/31/2013	Closed with explanation	Yes
Web	07/31/2013	Closed with explanation	Yes
Web	07/29/2013	Closed with explanation	Yes
Web	07/31/2013	Closed with explanation	Yes
Web	07/30/2013	Closed with explanation	Yes
Phone	08/01/2013	Closed with explanation	Yes
Web	07/31/2013	Closed with explanation	Yes
Web	07/30/2013	Closed with explanation	Yes
Postal mail	08/26/2013	Closed with explanation	Yes
Web	07/29/2013	Closed with explanation	Yes
Web	07/30/2013	Closed with explanation	Yes

Consumer Complaints

Yes	467092
Yes	469664
No	469666
No	479338
No	470903
No	469669
No	469670
No	487029
No	469678
No	469732
No	480935
Yes	493136
Yes	454695
No	469736
No	748242
No	470913
No	469711
Yes	482443
No	469734
No	501508
No	469738
No	469739

Consumer Complaints

07/30/2013	Credit card	
07/30/2013	Debt collection	Other (i.e. phone, health club, etc.)
07/30/2013	Debt collection	Mortgage
07/30/2013	Credit card	
07/31/2013	Credit reporting	
07/30/2013	Mortgage	Conventional fixed mortgage
07/31/2013	Mortgage	Other mortgage
07/30/2013	Credit reporting	
07/30/2013	Credit reporting	
07/30/2013	Credit reporting	
07/31/2013	Credit reporting	
07/31/2013	Debt collection	Other (i.e. phone, health club, etc.)
07/30/2013	Mortgage	Other mortgage
07/30/2013	Mortgage	Other mortgage
07/30/2013	Credit reporting	
07/31/2013	Credit reporting	
07/31/2013	Bank account or service	Checking account
07/31/2013	Mortgage	Other mortgage
07/30/2013	Mortgage	Other mortgage
07/30/2013	Mortgage	Other mortgage
07/31/2013	Mortgage	Conventional fixed mortgage

Consumer Complaints

Credit determination

Cont'd attempts collect debt not owed Debt was paid

Communication tactics Threatened to take legal action

Identity theft / Fraud / Embezzlement

Incorrect information on credit report Account terms

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Incorrect information on credit report Account status

Incorrect information on credit report Account status

Credit reporting company's investigation No notice of investigation status/result

Credit reporting company's investigation No notice of investigation status/result

Improper contact or sharing of info Talked to a third party about my debt

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Incorrect information on credit report Account status

Credit reporting company's investigation No notice of investigation status/result

Problems caused by my funds being low

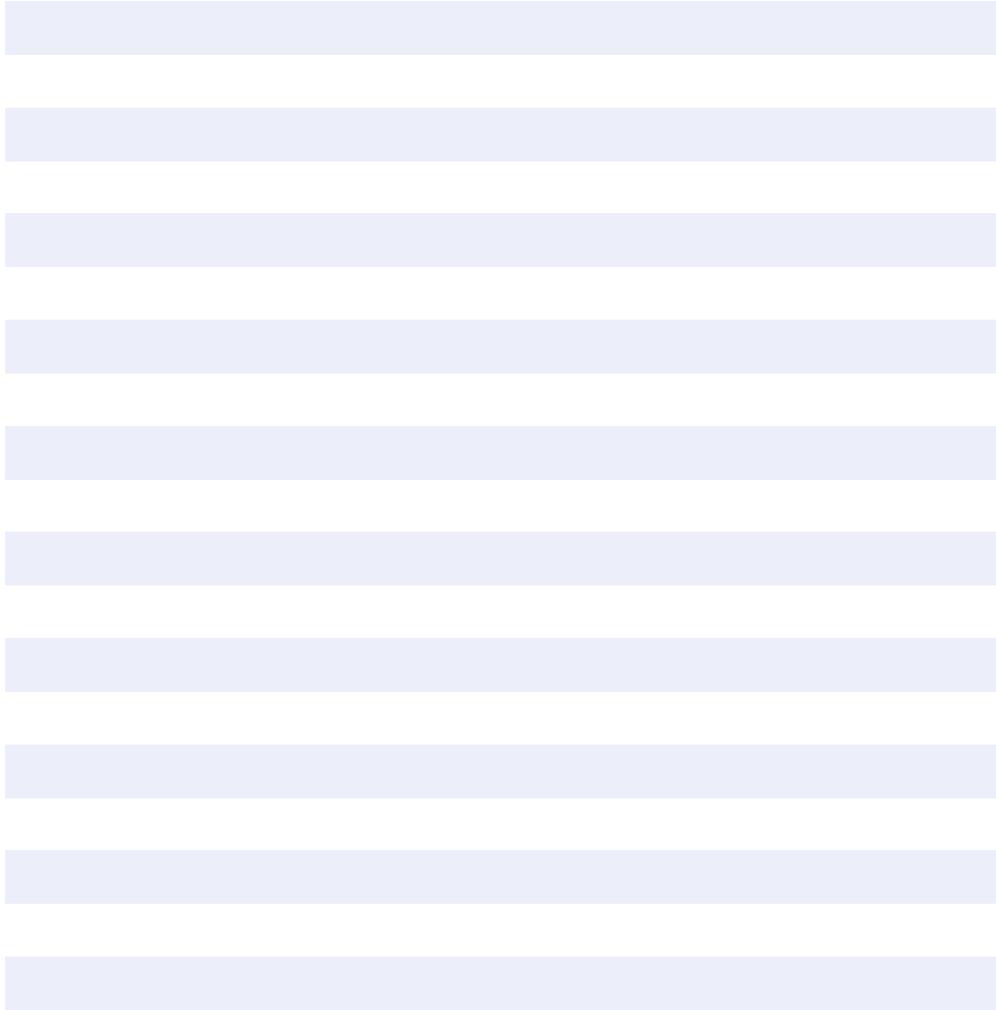
Application, originator, mortgage broker

Loan modification, collection, foreclosure

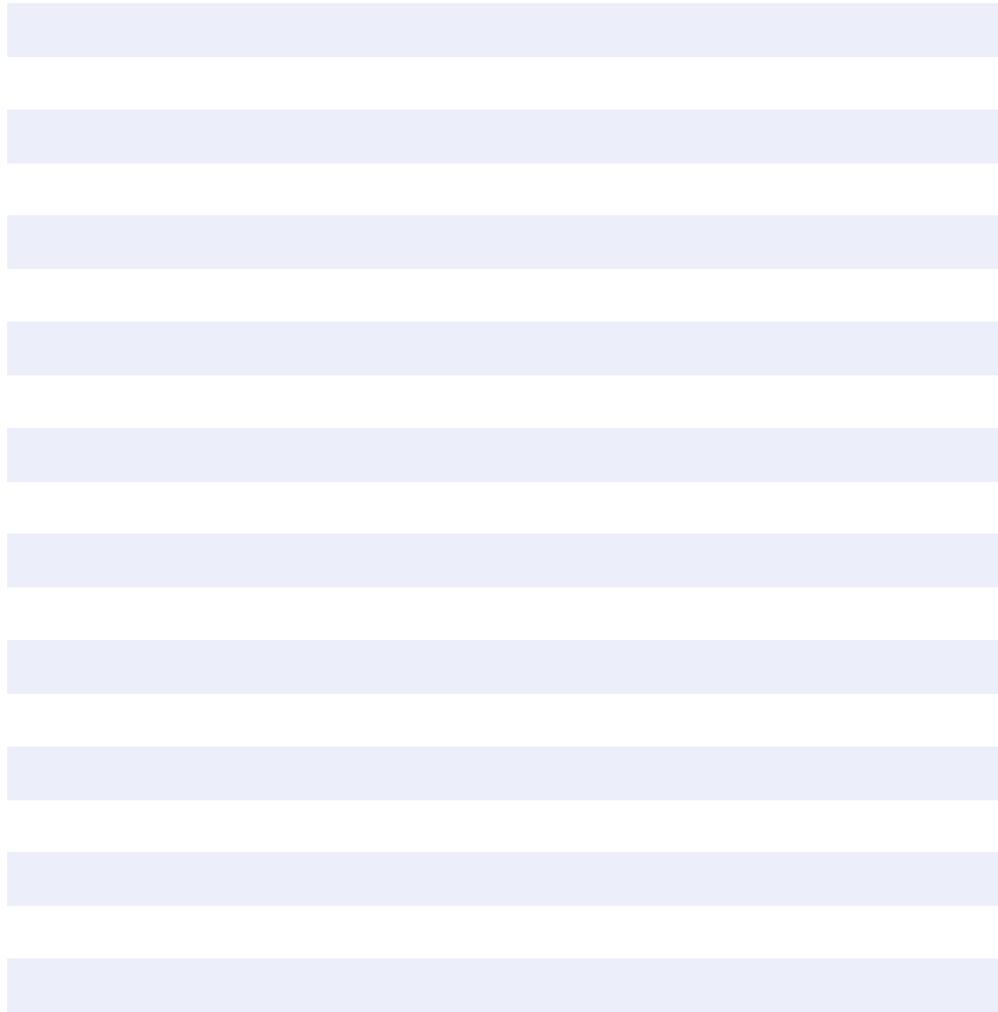
Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Consumer Complaints



Consumer Complaints



Consumer Complaints

Bank of America	FL	34983		N/A
Professional Debt Mediation, Inc.	FL	32304		N/A
Select Portfolio Servicing, Inc	NY	11234		N/A
Barclays PLC	SC	29412		N/A
Capital One	GA	30126		N/A
Bank of America	CA	91320		N/A
JPMorgan Chase & Co.	NC	28075	Servicemember	N/A
Experian	MN	55390		N/A
Experian	IA	50325		N/A
TransUnion Intermediate Holdings, Inc.	OH	43701		N/A
Experian	IL	60633		N/A
Receivables Performance Management LLC	NY	11205		N/A
Nationstar Mortgage	NC	28457		N/A
JPMorgan Chase & Co.	AL	36526		N/A
Equifax	NJ	07111		N/A
TransUnion Intermediate Holdings, Inc.	IL	60633		N/A
TD Bank US Holding Company	FL	33186		N/A
U.S. Bancorp	WI	53130		N/A
Wells Fargo & Company	CA	93111		N/A
Citibank	AL	36854		N/A
Ocwen	FL	33558		N/A

Consumer Complaints

Web	07/31/2013	Closed with explanation	Yes
Web	09/19/2013	Closed with explanation	Yes
Web	07/29/2013	Closed with explanation	Yes
Web	07/29/2013	Closed with explanation	Yes
Web	08/02/2013	Closed with explanation	Yes
Web	07/30/2013	Closed with explanation	Yes
Referral	08/05/2013	Closed with explanation	Yes
Postal mail	08/12/2013	Closed with explanation	Yes
Postal mail	08/12/2013	Closed with explanation	Yes
Web	07/30/2013	Closed with explanation	Yes
Postal mail	08/02/2013	Closed with non-monetary relief	Yes
Web	07/31/2013	Closed with explanation	Yes
Referral	07/31/2013	Closed with explanation	Yes
Referral	07/31/2013	Closed with explanation	Yes
Referral	08/19/2013	Closed with non-monetary relief	Yes
Postal mail	08/02/2013	Closed with explanation	Yes
Referral	08/02/2013	Closed with monetary relief	Yes
Referral	08/05/2013	Closed with explanation	Yes
Referral	07/31/2013	Closed with explanation	Yes
Referral	07/31/2013	Closed with monetary relief	Yes
Phone	11/03/2013	Closed with explanation	Yes

Consumer Complaints

Yes	469752
No	469753
Yes	466892
No	469755
No	470928
No	476001
No	470978
No	469777
No	469781
Yes	479487
No	470951
Yes	470955
No	470012
No	470091
No	469792
No	470962
No	471071
No	470985
No	470103
No	470206
No	470970

Consumer Complaints

07/30/2013	Credit card	
07/30/2013	Debt collection	I do not know
07/30/2013	Credit card	
07/30/2013	Mortgage	Other mortgage
07/31/2013	Credit card	
07/31/2013	Mortgage	Other mortgage
07/30/2013	Mortgage	Conventional adjustable mortgage (ARM)
07/31/2013	Credit reporting	
07/30/2013	Student loan	Non-federal student loan
07/31/2013	Mortgage	Conventional fixed mortgage
07/31/2013	Mortgage	Home equity loan or line of credit
07/31/2013	Credit card	
07/30/2013	Mortgage	Conventional fixed mortgage
07/31/2013	Mortgage	Conventional fixed mortgage
07/30/2013	Bank account or service	Checking account
07/31/2013	Credit reporting	
07/30/2013	Mortgage	Conventional fixed mortgage
07/30/2013	Mortgage	Reverse mortgage
07/31/2013	Credit reporting	
07/30/2013	Mortgage	Other mortgage
07/31/2013	Mortgage	Other mortgage

Consumer Complaints

APR or interest rate

Disclosure verification of debt Not given enough info to verify debt

Billing disputes

Loan servicing, payments, escrow account

Transaction issue

Loan modification, collection, foreclosure

Loan servicing, payments, escrow account

Incorrect information on credit report Account status

Repaying your loan Repaying your loan

Loan modification, collection, foreclosure

Application, originator, mortgage broker

Balance transfer fee

Loan servicing, payments, escrow account

Loan servicing, payments, escrow account

Account opening, closing, or management

Incorrect information on credit report Information is not mine

Loan servicing, payments, escrow account

Loan modification, collection, foreclosure

Incorrect information on credit report Account terms

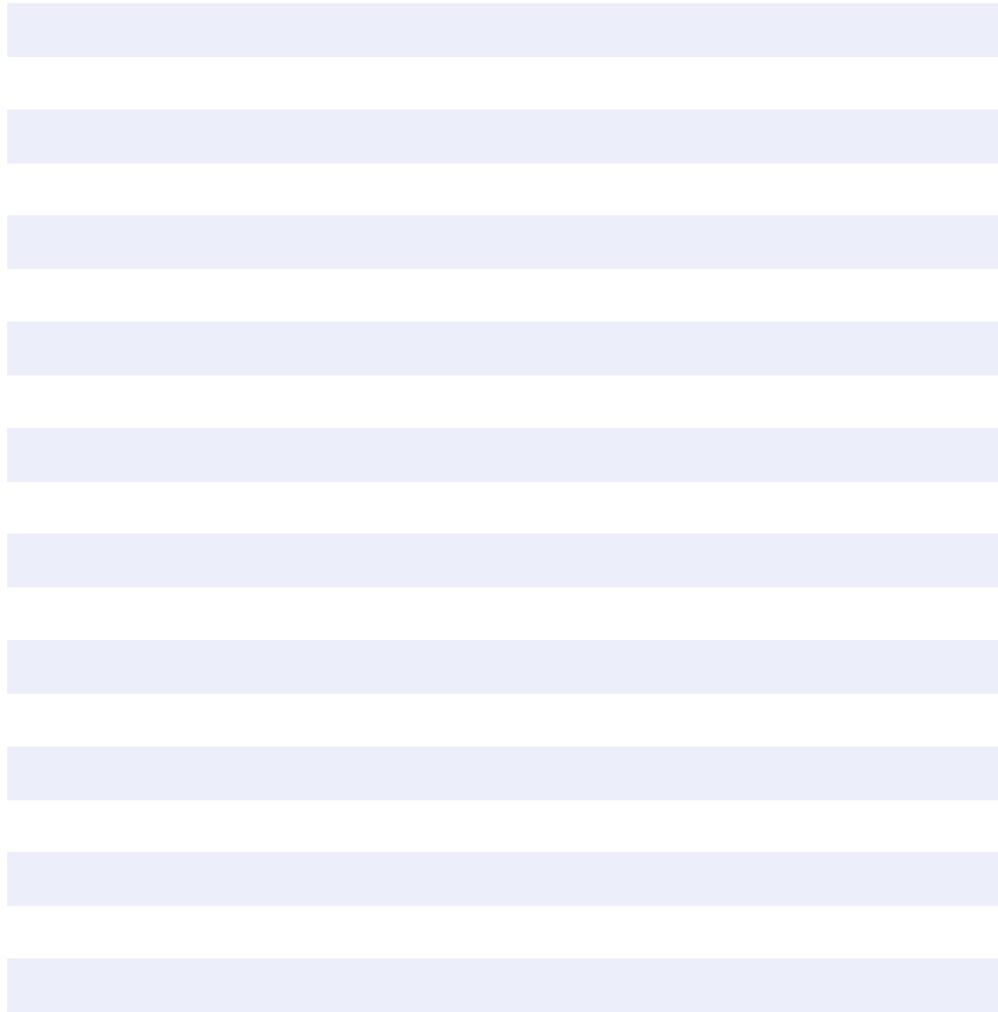
Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Consumer Complaints



Consumer Complaints



Consumer Complaints

Amex	MA	02215		N/A
Convergent Resources, Inc.	NV	89074		N/A
Amex	NY	12060		N/A
Bank of America	TX	78239		N/A
Discover	OR	97086		N/A
Nationstar Mortgage	GA	30121		N/A
Ocwen	VA	20878		N/A
Equifax	MI	48439		N/A
Navient Solutions, Inc.	MD	21078		N/A
Provident Funding	CT	06106		N/A
Bank of America	NY	11581		N/A
Discover	CA	91356		N/A
Bank of America	GA	30121		N/A
Specialized Loan Servicing LLC	CA	94565		N/A
Bank of America	IL	60626		N/A
TransUnion Intermediate Holdings, Inc.	OR	97236		N/A
Bank of America	OK	73053	Older American	N/A
CIT Bank National Association	FL	34237		N/A
Equifax	MO	63456		N/A
Bank of America	MO	64048		N/A
Wells Fargo & Company	CA	95117		N/A

Consumer Complaints

Referral	08/02/2013	Closed with explanation	Yes
Referral	08/01/2013	Closed	Yes
Referral	08/02/2013	Closed with explanation	Yes
Fax	07/31/2013	Closed with explanation	Yes
Referral	08/02/2013	Closed with non-monetary relief	Yes
Referral	09/19/2013	Closed with explanation	Yes
Web	07/31/2013	Closed with explanation	Yes
Postal mail	08/26/2013	Closed with explanation	Yes
Web	07/31/2013	Closed with explanation	Yes
Web	08/05/2013	Closed with explanation	Yes
Web	08/05/2013	Closed with explanation	Yes
Web	07/31/2013	Closed with non-monetary relief	Yes
Web	07/31/2013	Closed with non-monetary relief	Yes
Web	08/05/2013	Closed	Yes
Phone	07/31/2013	Closed with monetary relief	Yes
Postal mail	08/20/2013	Closed with explanation	Yes
Web	07/30/2013	Closed with explanation	Yes
Referral	07/31/2013	Closed with explanation	Yes
Web	08/06/2013	Closed with non-monetary relief	Yes
Referral	07/31/2013	Closed with explanation	Yes
Postal mail	08/05/2013	Closed with explanation	Yes

Consumer Complaints

No	470132
No	469810
Yes	470151
Yes	475278
No	471053
No	535169
No	474284
No	471000
No	479648
No	474893
Yes	471014
No	470488
Yes	471164
No	471015
No	469836
No	471021
No	468212
Yes	479907
No	480943
No	470235
No	471037

Consumer Complaints

07/30/2013	Mortgage	Other mortgage
07/31/2013	Debt collection	Other (i.e. phone, health club, etc.)
07/31/2013	Credit card	
07/31/2013	Credit reporting	
07/30/2013	Mortgage	Other mortgage
07/31/2013	Debt collection	I do not know
07/31/2013	Mortgage	FHA mortgage
07/30/2013	Credit reporting	
07/30/2013	Debt collection	Auto
07/30/2013	Consumer Loan	Vehicle loan
07/30/2013	Mortgage	Other mortgage
07/31/2013	Debt collection	I do not know
07/30/2013	Credit card	
07/31/2013	Consumer Loan	Vehicle loan
07/30/2013	Bank account or service	Checking account
07/31/2013	Bank account or service	Savings account
07/31/2013	Credit card	
07/31/2013	Bank account or service	Checking account
07/31/2013	Mortgage	Conventional adjustable mortgage (ARM)
07/31/2013	Bank account or service	Other bank product/service
07/31/2013	Credit reporting	

Consumer Complaints

Loan modification,collection,foreclosure

Improper contact or sharing of info Contacted me after I asked not to

Billing disputes

Incorrect information on credit report Public record

Other

Cont'd attempts collect debt not owed Debt is not mine

Loan modification,collection,foreclosure

Credit reporting company's investigation No notice of investigation status/result

Communication tactics Frequent or repeated calls

Managing the loan or lease

Loan modification,collection,foreclosure

Cont'd attempts collect debt not owed Debt is not mine

Closing/Cancelling account

Problems when you are unable to pay

Deposits and withdrawals

Account opening, closing, or management

Billing disputes

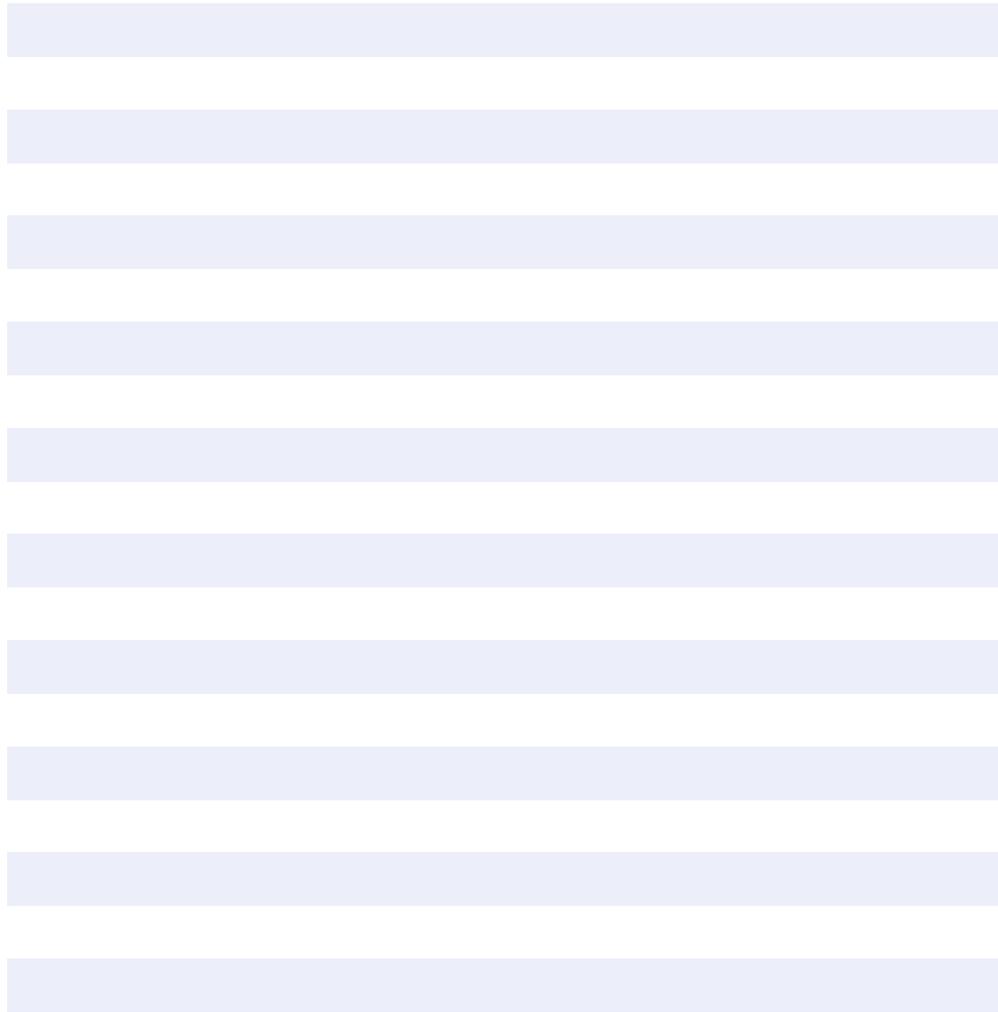
Problems caused by my funds being low

Loan modification,collection,foreclosure

Using a debit or ATM card

Incorrect information on credit report Account status

Consumer Complaints



Consumer Complaints



Consumer Complaints

JPMorgan Chase & Co.	SC	29212	Servicemember	N/A
Total Recovery Solutions	TX	77551		N/A
Bank of America	MT	59446		N/A
Experian	AL	35124		N/A
Ditech Financial LLC	NH	03431		N/A
Afni, Inc.	NY	14623		N/A
Wells Fargo & Company	PA	19015		N/A
Experian	TX	76706		N/A
Santander Consumer USA Holdings Inc	IL	62650	Servicemember	N/A
BMW Financial Services	IL	60601		N/A
Bank of America	MD	20878		N/A
Southwest Credit Systems, L.P.	NY	14623		N/A
Wells Fargo & Company	CO	80520		N/A
Credit Acceptance Corporation	AL	35124		N/A
TD Bank US Holding Company	NJ	07869		N/A
Wells Fargo & Company	CA	91214	Older American	N/A
JPMorgan Chase & Co.	MO	65203		N/A
TD Bank US Holding Company	NJ	08850		N/A
Citibank	CA	92610	Older American	N/A
Synchrony Financial	NC	27705		N/A
Experian	CT	06016		N/A

Consumer Complaints

Referral	07/31/2013	Closed with explanation	Yes
Web	08/16/2013	Closed with explanation	Yes
Phone	08/02/2013	Closed with monetary relief	Yes
Web	07/31/2013	Closed with non-monetary relief	Yes
Referral	08/02/2013	Closed with explanation	Yes
Postal mail	07/31/2013	Closed with explanation	Yes
Web	08/02/2013	Closed with explanation	Yes
Web	07/30/2013	Closed with explanation	Yes
Web	07/30/2013	Closed with explanation	Yes
Web	07/31/2013	Closed with explanation	Yes
Referral	07/31/2013	Closed	Yes
Postal mail	07/31/2013	Closed	Yes
Postal mail	07/31/2013	Closed	Yes
Web	08/05/2013	Closed with explanation	Yes
Phone	07/31/2013	Closed with explanation	Yes
Web	08/02/2013	Closed with explanation	Yes
Web	08/02/2013	Closed with monetary relief	Yes
Web	08/02/2013	Closed with explanation	Yes
Web	08/02/2013	Closed with explanation	Yes
Web	08/06/2013	Closed with explanation	Yes
Postal mail	08/12/2013	Closed with non-monetary relief	Yes

Consumer Complaints

Yes	470298
Yes	482436
No	471048
No	476098
No	469980
Yes	461803
No	473955
No	470018
No	469982
No	469979
No	470507
	461804
No	470022
No	476099
No	463412
No	471075
Yes	471067
No	471077
No	463102
No	480956
No	471082

Consumer Complaints

07/31/2013	Student loan	Non-federal student loan
07/30/2013	Mortgage	Other mortgage
07/31/2013	Mortgage	Other mortgage
07/31/2013	Credit card	
07/31/2013	Credit reporting	
07/31/2013	Bank account or service	Savings account
07/30/2013	Debt collection	Credit card
07/31/2013	Mortgage	Conventional fixed mortgage
07/31/2013	Bank account or service	Checking account
07/30/2013	Credit reporting	
07/31/2013	Debt collection	I do not know
07/31/2013	Bank account or service	Checking account
07/31/2013	Credit card	
07/30/2013	Mortgage	Other mortgage
07/31/2013	Credit reporting	
07/31/2013	Mortgage	Other mortgage
07/31/2013	Mortgage	Other mortgage
07/31/2013	Mortgage	Other mortgage
07/31/2013	Credit card	
07/31/2013	Mortgage	Other mortgage
07/30/2013	Debt collection	Mortgage

Consumer Complaints

Repaying your loan

Repaying your loan

Loan servicing, payments, escrow account

Loan modification, collection, foreclosure

Billing disputes

Incorrect information on credit report

Account status

Account opening, closing, or management

Cont'd attempts collect debt not owed

Debt is not mine

Loan modification, collection, foreclosure

Deposits and withdrawals

Incorrect information on credit report

Account status

Improper contact or sharing of info

Contacted me after I asked not to

Deposits and withdrawals

Payoff process

Loan modification, collection, foreclosure

Incorrect information on credit report

Account terms

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Billing disputes

Loan modification, collection, foreclosure

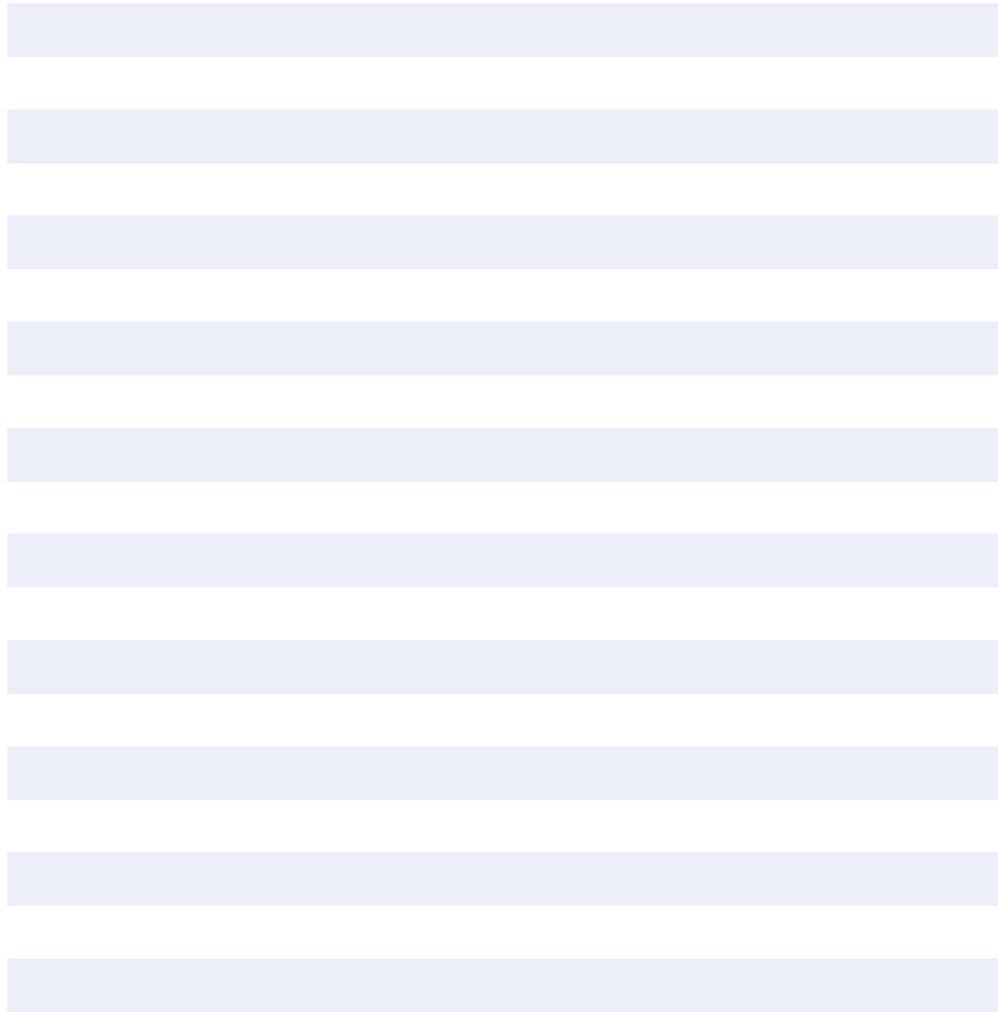
Cont'd attempts collect debt not owed

Debt was discharged in bankruptcy

Consumer Complaints



Consumer Complaints



Consumer Complaints

PNC Bank N.A.	MD	20667		N/A
Carrington Mortgage Holdings, LLC.	CA	90808		N/A
Nationstar Mortgage	CA	95678		N/A
Citibank	PA	19002		N/A
Experian	GA	31024		N/A
BB&T Financial	FL	33060		N/A
Synchrony Financial	KS	66062		N/A
Bayview Loan Servicing, LLC	GA	30566		N/A
U.S. Bancorp	TX	75025		N/A
TransUnion Intermediate Holdings, Inc.	FL	32404	Servicemember	N/A
Platinum Holdings Group, LLC	CA	92504		N/A
Bank of America	MI	48240		N/A
Citibank	ME	04005		N/A
Bank of America	MD	21843	Older American	N/A
Equifax	CO	80917		N/A
Bank of America	FL	33146		N/A
Seterus, Inc.	FL	33146		N/A
Citibank	FL	33146		N/A
Discover	HI	96813		N/A
Bank of America	FL	33993		N/A
Bank of America	NV	89014	Older American	N/A

Consumer Complaints

Web	08/05/2013	Closed with explanation	Yes
Postal mail	07/31/2013	Closed with non-monetary relief	Yes
Postal mail	08/02/2013	Closed with explanation	Yes
Postal mail	08/02/2013	Closed with monetary relief	Yes
Web	07/31/2013	Closed with explanation	Yes
Referral	08/02/2013	Closed with monetary relief	Yes
Postal mail	08/01/2013	Closed with explanation	Yes
Web	08/01/2013	Closed with explanation	Yes
Web	08/02/2013	Closed with explanation	Yes
Postal mail	08/12/2013	Closed with explanation	Yes
Web	08/16/2013	Closed with explanation	Yes
Phone	08/02/2013	Closed with explanation	Yes
Phone	08/02/2013	Closed with explanation	Yes
Postal mail	07/31/2013	Closed with explanation	Yes
Web	07/31/2013	Closed with non-monetary relief	Yes
Referral	08/05/2013	Closed with explanation	Yes
Referral	08/02/2013	Closed with explanation	Yes
Referral	08/02/2013	Closed with explanation	Yes
Referral	08/02/2013	Closed with explanation	Yes
Referral	08/02/2013	Closed with explanation	Yes
Phone	08/01/2013	Closed with explanation	Yes

Consumer Complaints

Yes	471100
No	468579
No	471127
No	471130
No	471132
No	471336
No	470089
Yes	471143
No	471152
No	475642
Yes	480974
No	471160
No	471163
No	470150
No	471166
Yes	461071
No	461072
No	461073
Yes	471171
No	471172
No	469081

Consumer Complaints

07/30/2013	Credit card	
07/30/2013	Bank account or service	Checking account
07/31/2013	Mortgage	Other mortgage
07/31/2013	Bank account or service	Checking account
07/31/2013	Mortgage	Conventional fixed mortgage
07/31/2013	Credit reporting	
07/30/2013	Credit reporting	
07/31/2013	Bank account or service	Checking account
07/30/2013	Credit card	
07/31/2013	Credit card	
07/31/2013	Mortgage	Other mortgage
07/31/2013	Mortgage	FHA mortgage
07/30/2013	Bank account or service	Other bank product/service
07/30/2013	Credit reporting	
07/31/2013	Mortgage	Other mortgage
07/31/2013	Consumer Loan	Vehicle loan
07/30/2013	Student loan	Non-federal student loan

Consumer Complaints

Billing disputes

Account opening, closing, or management

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Settlement process and costs

Other

Account opening, closing, or management

Settlement process and costs

Incorrect information on credit report

Account terms

Unable to get credit report/credit score

Problem getting my free annual report

Making/receiving payments, sending money

APR or interest rate

Late fee

Loan servicing, payments, escrow account

Loan modification, collection, foreclosure

Making/receiving payments, sending money

Unable to get credit report/credit score

Problem getting my free annual report

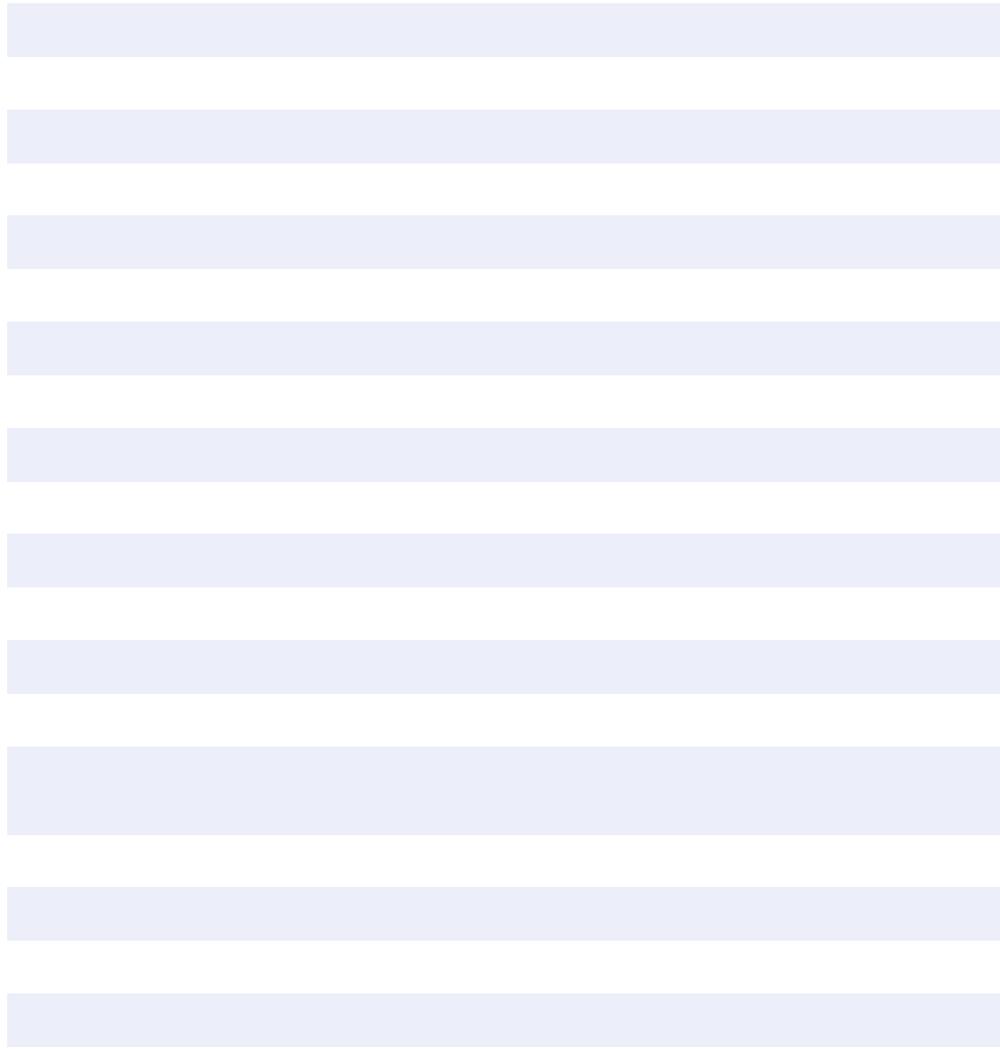
Loan modification, collection, foreclosure

Problems when you are unable to pay

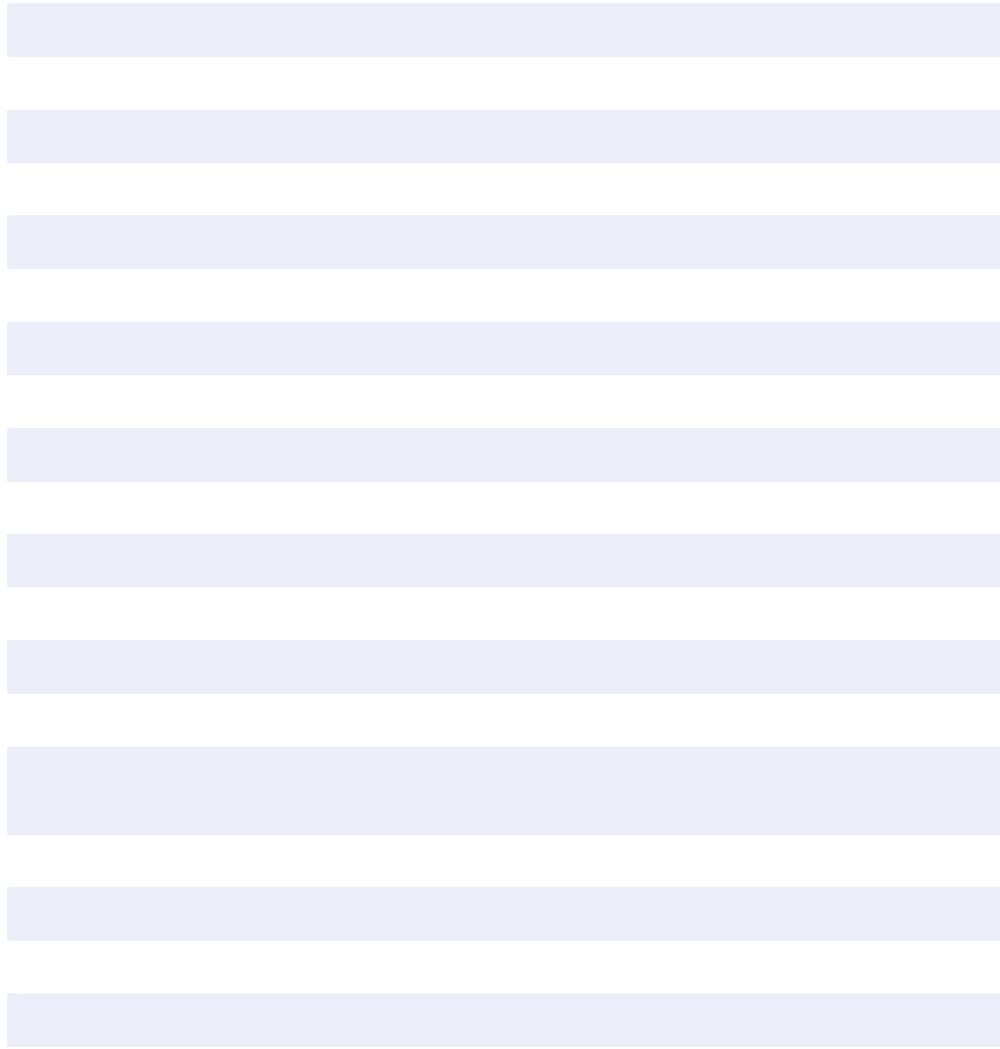
Problems when you are unable to pay

Problems when you are unable to pay

Consumer Complaints



Consumer Complaints



Consumer Complaints

Amex	NJ	07506		N/A
Bank of America	MA	02119		N/A
JPMorgan Chase & Co.	GA	30349		N/A
Citibank	CA	91364		N/A
Embrace Home Loans Inc	NC	27407		N/A
Bank of America	CO	80126		N/A
Regions Financial Corporation				N/A
Nationstar Mortgage	MD	20607		N/A
TransUnion Intermediate Holdings, Inc.	CO	80917		N/A
Experian	TX	76107		N/A
Bank of America	NJ	07005		N/A
Discover	MI	48141		N/A
JPMorgan Chase & Co.	IL	60201		N/A
Third Federal Savings & Loan	OH	43220		N/A
Bank of America	FL	34120		N/A
PayPal Holdings, Inc.	FL	32351	Older American, Servicemember	N/A
TransUnion Intermediate Holdings, Inc.	OR	97209	Older American	N/A
Bank of America	NY	11234		N/A
Wells Fargo & Company	CA	90404		N/A
Navient Solutions, Inc.	WA	98444		N/A

Consumer Complaints

Referral	07/31/2013	Closed with explanation	Yes
Referral	07/31/2013	Closed with explanation	Yes
Referral	08/02/2013	Closed with explanation	Yes
Referral	08/02/2013	Closed with explanation	Yes
Referral	08/02/2013	Closed with explanation	No
Referral	08/05/2013	Closed with non-monetary relief	Yes
Referral	08/02/2013	Closed	Yes
Web	08/02/2013	Closed with explanation	Yes
Web	07/31/2013	Closed with non-monetary relief	Yes
Web	08/06/2013	Closed with non-monetary relief	Yes
Referral	08/05/2013	Closed with explanation	Yes
Web	07/30/2013	Closed with monetary relief	Yes
Web	07/31/2013	Closed with monetary relief	Yes
Referral	08/02/2013	Closed with explanation	Yes
Web	08/02/2013	Closed with explanation	Yes
Phone	08/01/2013	Closed with monetary relief	Yes
Web	07/30/2013	Closed with explanation	Yes
Referral	08/02/2013	Closed with explanation	Yes
Referral	08/05/2013	Closed with monetary relief	Yes
Phone	07/31/2013	Closed with explanation	Yes

Consumer Complaints

No	470373
No	470365
No	475640
No	471327
	471177
Yes	471179
Yes	471182
No	471155
No	484759
No	470195
No	471197
No	470224
No	471204
No	471207
No	471208
No	480459
No	470210
No	471365
No	471379
No	470288

Consumer Complaints

07/31/2013	Bank account or service	Checking account
07/31/2013	Credit card	
07/31/2013	Mortgage	Conventional fixed mortgage
07/31/2013	Mortgage	Other mortgage
07/30/2013	Student loan	Non-federal student loan
07/31/2013	Credit card	
07/31/2013	Credit reporting	
07/30/2013	Credit card	
07/30/2013	Mortgage	Other mortgage
07/30/2013	Bank account or service	Savings account
07/30/2013	Mortgage	Other mortgage
07/30/2013	Mortgage	Conventional adjustable mortgage (ARM)
07/30/2013	Credit card	
07/30/2013	Credit card	
07/31/2013	Mortgage	Conventional fixed mortgage
07/31/2013	Credit reporting	
07/31/2013	Debt collection	Credit card
07/30/2013	Debt collection	Other (i.e. phone, health club, etc.)
07/30/2013	Consumer Loan	Vehicle loan
07/30/2013	Mortgage	Conventional fixed mortgage
07/30/2013	Student loan	Non-federal student loan
07/30/2013	Bank account or service	Checking account

Consumer Complaints

Making/receiving payments, sending money

Advertising and marketing

Application, originator, mortgage broker

Loan modification, collection, foreclosure

Repaying your loan

Repaying your loan

Credit card protection / Debt protection

Incorrect information on credit report

Account terms

Advertising and marketing

Loan modification, collection, foreclosure

Deposits and withdrawals

Loan modification, collection, foreclosure

Loan servicing, payments, escrow account

Identity theft / Fraud / Embezzlement

Application processing delay

Loan modification, collection, foreclosure

Unable to get credit report/credit score

Problem getting my free annual report

Cont'd attempts collect debt not owed

Debt was paid

Communication tactics

Threatened to take legal action

Managing the loan or lease

Loan modification, collection, foreclosure

Repaying your loan

Repaying your loan

Deposits and withdrawals

Consumer Complaints



Consumer Complaints



Consumer Complaints

BBVA Compass	AZ	85143		N/A
Amex	WI	53937	Older American	N/A
PNC Bank N.A.	GA	30035		N/A
Nationstar Mortgage	FL	32746		N/A
Navient Solutions, Inc.	NV	89122		N/A
Capital One	ID	83639		N/A
Equifax	WA	98391		N/A
First National Bank of Omaha	VT	05069		N/A
HSBC North America Holdings Inc.	GA	31904		N/A
Wells Fargo & Company	NJ	08618		N/A
Wells Fargo & Company	MD	20880		N/A
Bank of America	NV	89135		N/A
Capital One	RI	02861		N/A
JPMorgan Chase & Co.	PR	00984		N/A
Wells Fargo & Company	MD	20601		N/A
TransUnion Intermediate Holdings, Inc.	GA	30043		N/A
Resurgent Capital Services L.P.	TX	79403	Servicemember	N/A
U.S. Bancorp	OR	97124		N/A
Santander Consumer USA Holdings Inc	NY	10038		N/A
Select Portfolio Servicing, Inc	CA	92881		N/A
Navient Solutions, Inc.	CA	95692		N/A
TCF National Bank	IL	60620	Older American	N/A

Consumer Complaints

Web	08/05/2013	Closed with explanation	Yes
Web	07/31/2013	Closed with monetary relief	Yes
Web	09/09/2013	Closed with non-monetary relief	Yes
Web	08/02/2013	Closed with explanation	Yes
Web	07/31/2013	Closed with explanation	Yes
Web	07/31/2013	Closed with explanation	Yes
Web	07/31/2013	Closed with non-monetary relief	Yes
Web	08/02/2013	Closed with explanation	Yes
Referral	07/31/2013	Closed with explanation	Yes
Phone	07/31/2013	Closed with explanation	Yes
Referral	07/31/2013	Closed with explanation	Yes
Web	07/30/2013	Closed with explanation	Yes
Web	07/30/2013	Closed with monetary relief	Yes
Web	08/02/2013	Closed with explanation	Yes
Phone	08/02/2013	Closed with explanation	Yes
Web	07/31/2013	Closed with explanation	Yes
Phone	08/06/2013	Closed with explanation	Yes
Web	07/30/2013	Closed with explanation	Yes
Web	07/31/2013	Closed with explanation	Yes
Web	07/31/2013	Closed with explanation	Yes
Web	07/31/2013	Closed with monetary relief	Yes
Referral	08/07/2013	Closed with monetary relief	Yes

Consumer Complaints

Yes	471220
No	484764
No	471203
No	471226
No	470314
No	487050
No	471227
No	470330
No	470596
No	470332
No	470650
Yes	468438
No	470337
No	470345
Yes	479616
No	484765
No	480992
No	470385
Yes	464806
No	476056
No	470418
No	470392

Consumer Complaints

07/31/2013	Mortgage	Other mortgage
07/31/2013	Mortgage	Conventional adjustable mortgage (ARM)
07/31/2013	Credit card	
07/30/2013	Mortgage	Other mortgage
07/30/2013	Credit card	
07/31/2013	Mortgage	FHA mortgage
07/30/2013	Debt collection	I do not know
07/31/2013	Mortgage	Other mortgage
07/30/2013	Consumer Loan	Installment loan
07/31/2013	Debt collection	Medical
07/30/2013	Credit card	
07/31/2013	Credit reporting	
07/30/2013	Mortgage	FHA mortgage
07/30/2013	Bank account or service	Checking account
07/30/2013	Consumer Loan	Vehicle loan
07/22/2013	Mortgage	FHA mortgage
07/30/2013	Bank account or service	Checking account
07/31/2013	Mortgage	FHA mortgage
07/22/2013	Mortgage	Conventional fixed mortgage
07/31/2013	Mortgage	Other mortgage

Consumer Complaints

Loan modification, collection, foreclosure

Loan servicing, payments, escrow account

Other

Loan modification, collection, foreclosure

Payoff process

Credit decision / Underwriting

Disclosure verification of debt

Not given enough info to verify debt

Application, originator, mortgage broker

Problems when you are unable to pay

False statements or representation

Attempted to collect wrong amount

Billing disputes

Incorrect information on credit report

Account terms

Application, originator, mortgage broker

Account opening, closing, or management

Managing the loan or lease

Loan servicing, payments, escrow account

Problems caused by my funds being low

Loan modification, collection, foreclosure

Loan servicing, payments, escrow account

Other

Consumer Complaints

The table contains 10 rows of data, all of which have been redacted with light blue bars. The redaction covers the entire content of each row, leaving only the structure of the table visible.

Consumer Complaints

The table contains 10 rows of data, all of which have been redacted with light blue bars. The redaction covers the entire content of each row, leaving only the structure of the table visible.

Consumer Complaints

JPMorgan Chase & Co.	NM	87110	Servicemember	N/A
Ditech Financial LLC	VA	22203	Older American	N/A
Amex	CA	95129		N/A
Wells Fargo & Company	NY	12859		N/A
Citibank	MA	02132		N/A
SunTrust Banks, Inc.	GA	30312		N/A
Bank of America	MI	49423		N/A
UMB Bank	KS	66002		N/A
Ditech Financial LLC	GA	31805		N/A
Capio Partners, LLC	CA	91307	Older American, Servicemember	N/A
Fifth Third Financial Corporation	MI	48429		N/A
TransUnion Intermediate Holdings, Inc.	MD	21403		N/A
JPMorgan Chase & Co.	NY	11694		N/A
U.S. Bancorp	NV	89423		N/A
Synchrony Financial	CA	92677		N/A
American Southwest Mortgage Corporation	TX	76116	Servicemember	N/A
Navy FCU	CA	92065		N/A
Bank of America	MO	65202		N/A
Ditech Financial LLC	OH	45242		N/A
HSBC North America Holdings Inc.	IL	60409		N/A

Consumer Complaints

Postal mail	08/05/2013	Closed with explanation	Yes
Fax	08/02/2013	Closed with explanation	Yes
Postal mail	08/05/2013	Closed with explanation	Yes
Referral	08/06/2013	Closed with explanation	Yes
Web	07/30/2013	Closed with explanation	Yes
Referral	08/02/2013	Closed with explanation	Yes
Web	07/30/2013	Closed with non-monetary relief	Yes
Referral	08/02/2013	Closed with explanation	Yes
Phone	07/31/2013	Closed with explanation	Yes
Web	08/06/2013	Closed with non-monetary relief	Yes
Referral	07/31/2013	Closed with monetary relief	Yes
Web	07/31/2013	Closed with explanation	Yes
Web	07/31/2013	Closed with monetary relief	Yes
Referral	07/31/2013	Closed with explanation	Yes
Referral	07/31/2013	Closed with explanation	Yes
Web	07/25/2013	Closed	Yes
Referral	07/31/2013	Closed with monetary relief	Yes
Web	08/02/2013	Closed with explanation	Yes
Web	07/25/2013	Closed with explanation	Yes
Postal mail	08/05/2013	Closed with explanation	Yes

Consumer Complaints

No	479863
No	471270
Yes	471273
No	470705
Yes	470452
No	471552
No	470466
No	471544
No	470471
Yes	482422
No	470659
No	471275
No	470535
Yes	470633
Yes	479330
Yes	463274
No	479508
Yes	471300
No	463295
No	471307

Consumer Complaints

07/31/2013	Bank account or service	Checking account
07/31/2013	Debt collection	Mortgage
07/30/2013	Mortgage	Other mortgage
07/31/2013	Credit reporting	
07/22/2013	Bank account or service	Checking account
07/22/2013	Consumer Loan	Vehicle loan
07/30/2013	Bank account or service	Savings account
07/22/2013	Credit reporting	
07/30/2013	Mortgage	Conventional fixed mortgage
07/31/2013	Credit reporting	
07/22/2013	Credit reporting	
07/30/2013	Credit reporting	
07/30/2013	Debt collection	Other (i.e. phone, health club, etc.)
07/30/2013	Debt collection	Other (i.e. phone, health club, etc.)
07/31/2013	Credit reporting	
07/31/2013	Credit card	
07/22/2013	Student loan	Non-federal student loan
07/30/2013	Mortgage	Home equity loan or line of credit
07/30/2013	Bank account or service	Savings account
07/30/2013	Bank account or service	Checking account
07/22/2013	Debt collection	Non-federal student loan

Consumer Complaints

Account opening, closing, or management

Improper contact or sharing of info

Contacted me after I asked not to

Loan modification, collection, foreclosure

Incorrect information on credit report

Personal information

Deposits and withdrawals

Managing the loan or lease

Account opening, closing, or management

Incorrect information on credit report

Account status

Loan modification, collection, foreclosure

Incorrect information on credit report

Account terms

Incorrect information on credit report

Information is not mine

Incorrect information on credit report

Personal information

Communication tactics

Frequent or repeated calls

False statements or representation

Attempted to collect wrong amount

Incorrect information on credit report

Account terms

APR or interest rate

Problems when you are unable to pay

Problems when you are unable to pay

Credit decision / Underwriting

Making/receiving payments, sending money

Account opening, closing, or management

Disclosure verification of debt

Right to dispute notice not received

Consumer Complaints

The table contains 11 rows of data, all of which have been redacted with light blue bars. The redaction covers the entire content of each row, leaving only the structure of the table visible.

Consumer Complaints

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Consumer Complaints

Regions Financial Corporation	TN	38134		N/A
JPMorgan Chase & Co.	GA	30296		N/A
JPMorgan Chase & Co.	VA	22306		N/A
Experian	PA	18346		N/A
Citibank	CA	93277	Older American, Servicemember	N/A
Bank of the West	CA	92555	Older American	N/A
Ally Financial Inc.	NY	11372		N/A
Equifax	NY	11702	Older American	N/A
HSBC North America Holdings Inc.	TX	79339	Older American	N/A
Experian	PA	19142		N/A
ECMC Group, Inc.	SC	29662	Servicemember	N/A
Experian	IL	60401	Older American	N/A
Bank of America	VA	23703		N/A
Collection Bureau of America Ltd.	CA	94124		N/A
TransUnion Intermediate Holdings, Inc.	PA	19142		N/A
Barclays PLC	AZ	85142	Older American	N/A
JPMorgan Chase & Co.	CO	80526		N/A
U.S. Bancorp	CA	92109	Older American	N/A
Pentagon FCU	WA	98021		N/A
Bank of America	FL	32205	Older American	N/A
Expert Global Solutions, Inc.	KS	66213		N/A

Consumer Complaints

Referral	08/02/2013	Closed with monetary relief	Yes
Phone	08/06/2013	Closed with explanation	Yes
Postal mail	07/31/2013	Closed with explanation	Yes
Web	07/31/2013	Closed with non-monetary relief	Yes
Phone	07/23/2013	Closed with monetary relief	Yes
Web	07/23/2013	Closed with monetary relief	Yes
Web	07/31/2013	Closed with explanation	Yes
Web	07/22/2013	Closed with explanation	Yes
Web	07/31/2013	Closed with explanation	Yes
Web	07/31/2013	Closed with explanation	Yes
Web	07/22/2013	Closed with explanation	Yes
Web	07/30/2013	Closed with non-monetary relief	Yes
Web	08/02/2013	Closed with explanation	Yes
Phone	08/09/2013	Closed with explanation	Yes
Web	07/31/2013	Closed with explanation	Yes
Phone	08/02/2013	Closed with explanation	Yes
Web	07/25/2013	Closed with explanation	Yes
Web	07/31/2013	Closed with explanation	Yes
Web	07/31/2013	Closed with explanation	Yes
Phone	07/31/2013	Closed with non-monetary relief	Yes
Web	07/22/2013	Closed with explanation	Yes

Consumer Complaints

No	471598
No	482190
No	474937
No	481029
No	463325
No	463344
No	470611
Yes	463345
No	470618
No	480995
Yes	458508
No	470648
No	470645
No	470655
No	471237
No	471325
No	463408
No	470683
No	470685
No	470690
No	463413

Consumer Complaints

07/31/2013	Mortgage	Conventional fixed mortgage
07/31/2013	Mortgage	Conventional adjustable mortgage (ARM)
07/22/2013	Credit card	
08/06/2013	Debt collection	Other (i.e. phone, health club, etc.)
07/22/2013	Credit reporting	
07/31/2013	Bank account or service	Checking account
07/22/2013	Mortgage	Conventional adjustable mortgage (ARM)
07/30/2013	Bank account or service	Checking account
07/22/2013	Mortgage	Conventional adjustable mortgage (ARM)
07/30/2013	Mortgage	FHA mortgage
08/06/2013	Mortgage	VA mortgage
08/06/2013	Debt collection	Credit card
08/06/2013	Mortgage	Other mortgage
07/22/2013	Credit reporting	
08/06/2013	Mortgage	Other mortgage
08/06/2013	Mortgage	Other mortgage
07/31/2013	Mortgage	Other mortgage
07/31/2013	Credit card	
08/06/2013	Mortgage	Other mortgage
07/31/2013	Mortgage	Conventional fixed mortgage
07/31/2013	Mortgage	VA mortgage
08/06/2013	Mortgage	Other mortgage

Consumer Complaints

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Other

Disclosure verification of debt

Not given enough info to verify debt

Credit reporting company's investigation

Problem with statement of dispute

Deposits and withdrawals

Loan servicing, payments, escrow account

Account opening, closing, or management

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Loan servicing, payments, escrow account

Communication tactics

Frequent or repeated calls

Loan servicing, payments, escrow account

Incorrect information on credit report

Account status

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Customer service / Customer relations

Loan modification, collection, foreclosure

Application, originator, mortgage broker

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Consumer Complaints



Consumer Complaints



Consumer Complaints

Ocwen	CA	95405		N/A
Ocwen	VA	22182		N/A
Synchrony Financial	TX	75212		N/A
Professional Debt Mediation, Inc.	OR	97478		N/A
Experian	CO	80550		N/A
JPMorgan Chase & Co.	CA	93510		N/A
Ditech Financial LLC	IL	60302		N/A
JPMorgan Chase & Co.	VA	23664	Servicemember	N/A
Nationstar Mortgage	VA	20152		N/A
Bank of America	WA	98424		N/A
Wells Fargo & Company	NV	89129		N/A
Encore Capital Group	OK	73661		N/A
JPMorgan Chase & Co.	GA	30233		N/A
Equifax	CA	92119		N/A
Ocwen	MD	20743		N/A
Bank of America	NY	11978		N/A
Wells Fargo & Company	CA	91359		N/A
Capital One	OH	43224		N/A
Ocwen	FL	32607		N/A
Bank of America	MA	02149		N/A
CIT Bank National Association	NY	10305		N/A
Bank of America	OH	45248		N/A

Consumer Complaints

Web	08/05/2013	Closed with explanation	Yes
Web	08/02/2013	Closed with explanation	Yes
Web	07/22/2013	Closed with explanation	Yes
Web	09/30/2013	Closed with explanation	Yes
Web	07/22/2013	Closed with non-monetary relief	Yes
Web	08/02/2013	Closed with explanation	Yes
Web	07/25/2013	Closed with explanation	Yes
Phone	07/31/2013	Closed with explanation	Yes
Web	07/23/2013	Closed with explanation	Yes
Phone	08/01/2013	Closed with non-monetary relief	Yes
Referral	08/07/2013	Closed with explanation	Yes
Phone	08/07/2013	Closed with explanation	Yes
Referral	08/07/2013	Closed with explanation	Yes
Web	07/31/2013	Closed with non-monetary relief	Yes
Referral	08/12/2013	Closed with explanation	Yes
Referral	08/08/2013	Closed with explanation	Yes
Referral	08/02/2013	Closed with explanation	Yes
Referral	08/07/2013	Closed with explanation	Yes
Referral	08/08/2013	Closed with explanation	Yes
Web	08/21/2013	Closed with non-monetary relief	Yes
Referral	08/02/2013	Closed with explanation	Yes
Referral	08/07/2013	Closed with explanation	Yes

Consumer Complaints

No	471333
No	479407
No	455673
No	480907
No	458850
No	471349
No	463452
No	480639
No	463464
No	470753
No	482000
Yes	481511
No	481969
Yes	463491
Yes	481956
No	481987
No	471391
No	471393
No	481990
No	471396
No	471397
Yes	482036

Consumer Complaints

08/06/2013	Mortgage	Conventional adjustable mortgage (ARM)
07/22/2013	Credit reporting	
07/31/2013	Mortgage	Other mortgage
08/06/2013	Mortgage	Conventional fixed mortgage
08/06/2013	Mortgage	FHA mortgage
07/31/2013	Mortgage	Other mortgage
07/31/2013	Mortgage	Other mortgage
08/06/2013	Debt collection	Credit card
07/31/2013	Mortgage	Other mortgage
07/31/2013	Credit card	
07/31/2013	Bank account or service	Checking account
07/31/2013	Mortgage	Other mortgage
07/22/2013	Bank account or service	Other bank product/service
08/06/2013	Credit reporting	
07/31/2013	Mortgage	Other mortgage
07/31/2013	Mortgage	Other mortgage
07/31/2013	Bank account or service	Checking account
07/22/2013	Bank account or service	Other bank product/service
07/31/2013	Mortgage	Other mortgage
07/31/2013	Bank account or service	Checking account
07/31/2013	Credit card	

Consumer Complaints

Loan servicing, payments, escrow account

Incorrect information on credit report

Account status

Loan modification, collection, foreclosure

Disclosure verification of debt

Not given enough info to verify debt

Loan servicing, payments, escrow account

Billing disputes

Account opening, closing, or management

Loan modification, collection, foreclosure

Account opening, closing, or management

Credit reporting company's investigation

Problem with statement of dispute

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Account opening, closing, or management

Problems caused by my funds being low

Loan modification, collection, foreclosure

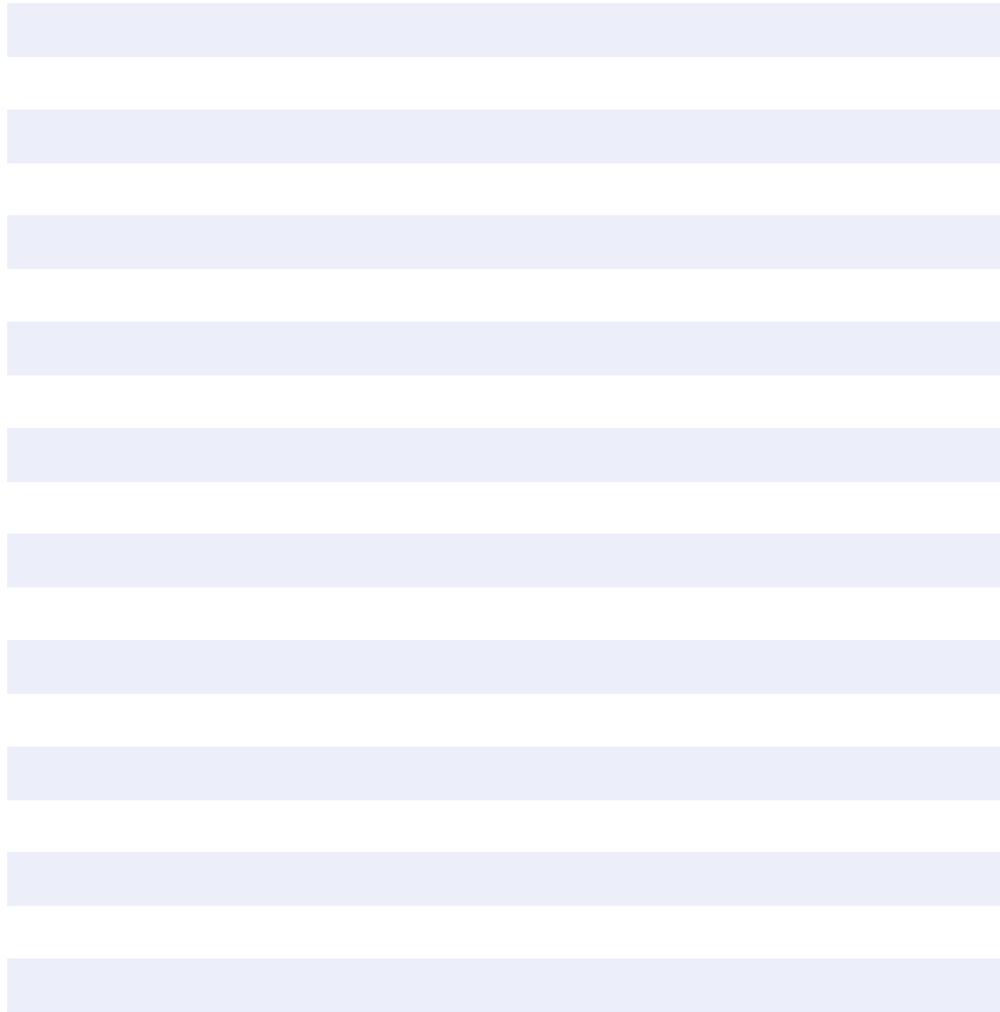
Problems caused by my funds being low

Identity theft / Fraud / Embezzlement

Consumer Complaints



Consumer Complaints



Consumer Complaints

Ocwen	MA	01852	N/A
TransUnion Intermediate Holdings, Inc.	CA	92119	N/A
Bank of America	NJ	07728	N/A
Bank of America	IL	60618	N/A
HSBC North America Holdings Inc.	NY	14750	N/A
Wells Fargo & Company	GA	30260	N/A
Bank of America	GA	30663	N/A
Encore Capital Group	TX	75098	N/A
JPMorgan Chase & Co.	NY	11778	N/A
Bank of America	FL	32774	N/A
Bank of America	MD	20781	N/A
JPMorgan Chase & Co.	CA	92656	N/A
Wells Fargo & Company	CA	95376	N/A
TransUnion Intermediate Holdings, Inc.	IL	60631	N/A
Wells Fargo & Company	CA	91364	N/A
JPMorgan Chase & Co.	CA	90807	N/A
HSBC North America Holdings Inc.	CO	80162	N/A
Citizens Financial Group, Inc.	NY	14215	N/A
Wells Fargo & Company	MN	55044	N/A
JPMorgan Chase & Co.	NJ	07666	N/A
Wells Fargo & Company	LA	70737	Older American, N/A

Consumer Complaints

Web	08/08/2013	Closed with explanation	Yes
Web	07/31/2013	Closed with explanation	Yes
Referral	08/02/2013	Closed with non-monetary relief	Yes
Web	08/08/2013	Closed with explanation	Yes
Referral	08/08/2013	Closed with explanation	Yes
Referral	08/05/2013	Closed with explanation	Yes
Referral	08/05/2013	Closed with explanation	Yes
Web	08/09/2013	Closed with explanation	Yes
Referral	08/05/2013	Closed with explanation	Yes
Referral	08/05/2013	Closed with explanation	Yes
Referral	08/02/2013	Closed with explanation	Yes
Referral	08/05/2013	Closed with explanation	Yes
Phone	07/30/2013	Closed with explanation	Yes
Web	08/06/2013	Closed with explanation	Yes
Referral	08/05/2013	Closed with explanation	Yes
Referral	08/05/2013	Closed with explanation	Yes
Referral	10/16/2013	Closed with explanation	Yes
Web	07/24/2013	Closed with monetary relief	Yes
Referral	08/05/2013	Closed with monetary relief	Yes
Web	08/02/2013	Closed with non-monetary relief	Yes
Phone	08/05/2013	Closed with non-monetary relief	Yes

Consumer Complaints

No	481612
No	463496
No	472449
No	481624
No	482074
No	475541
Yes	471409
No	481628
No	454537
Yes	471413
Yes	471426
No	479594
No	463525
No	481632
No	471328
No	471416
No	471418
No	458998
Yes	471427
No	471432
No	471429

Consumer Complaints

08/06/2013	Mortgage	Conventional fixed mortgage
07/22/2013	Mortgage	Conventional fixed mortgage
07/22/2013	Bank account or service	Checking account
08/06/2013	Credit card	
07/31/2013	Mortgage	FHA mortgage
08/06/2013	Mortgage	Conventional fixed mortgage
08/06/2013	Mortgage	Conventional fixed mortgage
07/22/2013	Credit card	
07/22/2013	Mortgage	Conventional fixed mortgage
08/06/2013	Debt collection	Credit card
08/06/2013	Credit reporting	
08/01/2013	Mortgage	Conventional fixed mortgage
07/23/2013	Mortgage	FHA mortgage
08/01/2013	Money transfers	Domestic (US) money transfer
08/06/2013	Bank account or service	Checking account
08/01/2013	Mortgage	Other mortgage
07/23/2013	Debt collection	Other (i.e. phone, health club, etc.)
07/23/2013	Mortgage	Conventional fixed mortgage
08/06/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/01/2013	Credit card	
08/01/2013	Bank account or service	Checking account

Consumer Complaints

Loan servicing, payments, escrow account

Loan modification, collection, foreclosure

Account opening, closing, or management

Billing disputes

Application, originator, mortgage broker

Loan modification, collection, foreclosure

Loan servicing, payments, escrow account

Closing/Cancelling account

Loan modification, collection, foreclosure

False statements or representation

Attempted to collect wrong amount

Unable to get credit report/credit score

Problem getting my free annual report

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Incorrect/missing disclosures or info

Deposits and withdrawals

Loan modification, collection, foreclosure

Disclosure verification of debt

Right to dispute notice not received

Loan modification, collection, foreclosure

Application, originator, mortgage broker

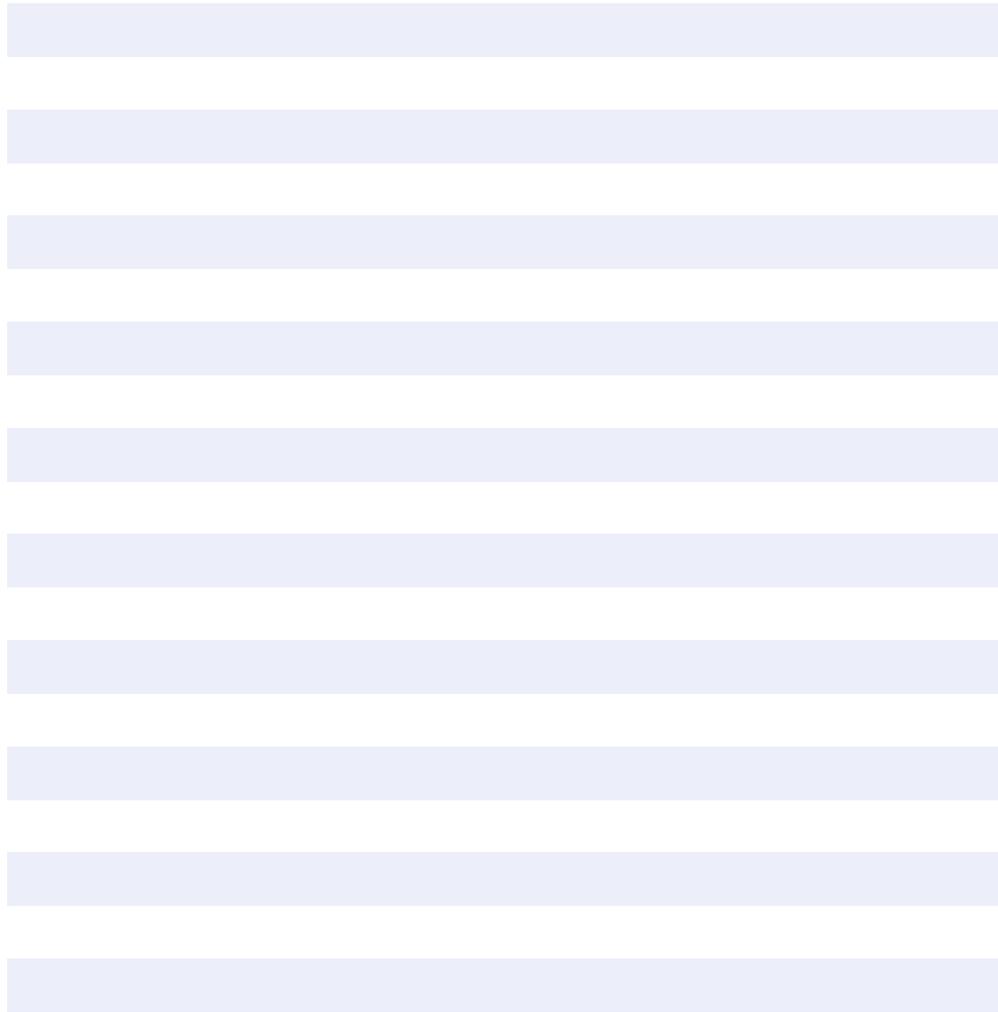
Cash advance

Deposits and withdrawals

Consumer Complaints



Consumer Complaints



Consumer Complaints

			Servicemember	
Ditech Financial LLC	TN	37122	Servicemember	N/A
Ocwen	CO	80222		N/A
Bank of America	TX	76036	Servicemember	N/A
TD Bank US Holding Company	FL	33428		N/A
HSBC North America Holdings Inc.	NY	11238		N/A
Wells Fargo & Company	CA	92626		N/A
Wells Fargo & Company	PA	18360		N/A
Bank of America	DE	19711		N/A
Ocwen	NY	11950		N/A
U.S. Bancorp	CA	91307		N/A
TransUnion Intermediate Holdings, Inc.	IL	60005		N/A
TCF National Bank	IL	60619		N/A
Bank of America	FL	32068		N/A
JPMorgan Chase & Co.	CA	90043		N/A
Santander Bank US	NJ	08753		N/A
Nationstar Mortgage	NH	03101		N/A
Encore Capital Group	LA	70814		N/A
Bank of America	FL	33032		N/A
Bank of America	NC	28348	Older American	N/A
Amex	CA	94533		N/A
Wells Fargo & Company	CA	95348		N/A

Consumer Complaints

Web	08/07/2013	Closed with explanation	Yes
Web	07/24/2013	Closed with explanation	Yes
Phone	07/24/2013	Closed with explanation	Yes
Web	08/06/2013	Closed with monetary relief	Yes
Web	08/06/2013	Closed with explanation	Yes
Web	08/08/2013	Closed with explanation	Yes
Phone	08/07/2013	Closed with explanation	Yes
Web	07/22/2013	Closed with non-monetary relief	Yes
Web	07/23/2013	Closed with explanation	Yes
Web	08/06/2013	Closed with explanation	Yes
Web	08/06/2013	Closed with explanation	Yes
Web	08/05/2013	Closed with non-monetary relief	Yes
Web	07/23/2013	Closed with explanation	Yes
Web	07/31/2013	Closed with monetary relief	Yes
Postal mail	08/07/2013	Closed with explanation	Yes
Referral	08/05/2013	Closed with explanation	Yes
Web	07/22/2013	Closed with explanation	Yes
Web	07/23/2013	Closed with explanation	Yes
Phone	08/08/2013	Closed with explanation	Yes
Web	07/31/2013	Closed with explanation	Yes
Web	08/02/2013	Closed with monetary relief	Yes

Consumer Complaints

No	481656
No	463582
No	463588
No	481664
No	468000
No	482132
No	481678
No	475566
No	463565
No	481688
No	481691
No	475473
No	463616
No	471461
No	480843
No	471470
Yes	463635
Yes	463636
No	482419
Yes	474002
No	471471

Consumer Complaints

07/23/2013	Credit reporting	
07/23/2013	Bank account or service	Other bank product/service
07/23/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/01/2013	Bank account or service	Other bank product/service
08/01/2013	Credit card	
07/23/2013	Bank account or service	Checking account
07/23/2013	Consumer Loan	Vehicle loan
08/01/2013	Credit reporting	
08/06/2013	Mortgage	Conventional fixed mortgage
08/06/2013	Mortgage	Other mortgage
07/23/2013	Student loan	Non-federal student loan
07/23/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/01/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/01/2013	Mortgage	FHA mortgage
08/01/2013	Bank account or service	Checking account
07/23/2013	Mortgage	Other mortgage
07/23/2013	Mortgage	FHA mortgage
08/06/2013	Mortgage	FHA mortgage

Consumer Complaints

Incorrect information on credit report	Account status
Account opening, closing, or management	
Loan modification, collection, foreclosure	
Problems caused by my funds being low	
Closing/Cancelling account	
Account opening, closing, or management	
Shopping for a loan or lease	
Credit reporting company's investigation	No notice of investigation status/result
Loan modification, collection, foreclosure	
Loan modification, collection, foreclosure	
Repaying your loan	Repaying your loan
Loan modification, collection, foreclosure	
Cont'd attempts collect debt not owed	Debt was paid
Loan modification, collection, foreclosure	
Making/receiving payments, sending money	
Loan modification, collection, foreclosure	
Loan servicing, payments, escrow account	
Loan modification, collection, foreclosure	
Application, originator, mortgage broker	
Loan modification, collection, foreclosure	
Loan modification, collection, foreclosure	

Consumer Complaints



Consumer Complaints



Consumer Complaints

TransUnion Intermediate Holdings, Inc.	NY	12208		N/A
SunTrust Banks, Inc.	GA	30062		N/A
JPMorgan Chase & Co.	NJ	08302	Servicemember	N/A
PNC Bank N.A.	CA	92591		N/A
Capital One	CA	91355	Older American	N/A
JPMorgan Chase & Co.	CA	92651		N/A
BMW Financial Services	CA	92530		N/A
Experian	NJ	07424		N/A
Specialized Loan Servicing LLC	WA	98225		N/A
JPMorgan Chase & Co.	DC	92544		N/A
Navient Solutions, Inc.	IL	60639		N/A
Wells Fargo & Company	WA	98388		N/A
ERC	LA	70130		N/A
Bank of America	ID	83672		N/A
Citibank	WA	99212		N/A
JPMorgan Chase & Co.	TX	76308		N/A
Bank of America	WA	98668		N/A
Wells Fargo & Company	WA	98321		N/A
Wells Fargo & Company	UT	84111		N/A
Bank of America	IL	61008		N/A
Nationstar Mortgage	FL	34761		N/A

Consumer Complaints

Web	07/29/2013	Closed with explanation	Yes
Web	07/24/2013	Closed with explanation	Yes
Web	07/25/2013	Closed with explanation	Yes
Web	08/06/2013	Closed with explanation	Yes
Web	07/31/2013	Closed with explanation	Yes
Web	07/24/2013	Closed with explanation	Yes
Web	07/24/2013	Closed with explanation	Yes
Web	08/01/2013	Closed with non-monetary relief	Yes
Web	08/09/2013	Closed	Yes
Referral	08/12/2013	Closed with explanation	Yes
Web	07/25/2013	Closed with monetary relief	Yes
Web	07/23/2013	Closed with explanation	Yes
Web	09/05/2013	Closed with non-monetary relief	Yes
Web	08/05/2013	Closed with explanation	Yes
Referral	08/02/2013	Closed with non-monetary relief	Yes
Referral	07/24/2013	Closed with explanation	Yes
Referral	07/24/2013	Closed with explanation	Yes
Referral	07/25/2013	Closed with explanation	Yes
Referral	07/24/2013	Closed with explanation	Yes
Referral	07/24/2013	Closed with explanation	Yes
Web	08/09/2013	Closed with explanation	Yes

Consumer Complaints

No	480414
No	463640
No	463641
No	471476
No	471488
No	463655
No	472477
No	471492
No	481738
No	482402
No	463669
No	463670
No	471496
No	471504
No	471510
No	463716
No	463705
No	463682
No	462160
No	463683
Yes	481768

Consumer Complaints

07/23/2013	Mortgage	Other mortgage
07/23/2013	Mortgage	Other mortgage
07/23/2013	Credit card	
08/01/2013	Mortgage	Other mortgage
08/01/2013	Mortgage	Other mortgage
08/01/2013	Mortgage	FHA mortgage
07/23/2013	Mortgage	Other mortgage
07/23/2013	Mortgage	Other mortgage
07/23/2013	Bank account or service	Checking account
07/23/2013	Mortgage	Other mortgage
08/06/2013	Mortgage	Conventional fixed mortgage
08/01/2013	Mortgage	Other mortgage
08/06/2013	Credit reporting	
08/01/2013	Money transfers	Domestic (US) money transfer
07/23/2013	Debt collection	Credit card
07/23/2013	Credit card	
07/23/2013	Bank account or service	Other bank product/service
08/01/2013	Mortgage	Other mortgage
08/06/2013	Bank account or service	Other bank product/service
08/01/2013	Mortgage	Conventional fixed mortgage
07/23/2013	Mortgage	Other mortgage

Consumer Complaints

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Billing disputes

Other

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Other

Deposits and withdrawals

Loan modification,collection,foreclosure

Loan servicing, payments, escrow account

Loan servicing, payments, escrow account

Incorrect information on credit report

Account status

Other transaction issues

False statements or representation

Attempted to collect wrong amount

APR or interest rate

Account opening, closing, or management

Loan modification,collection,foreclosure

Account opening, closing, or management

Loan servicing, payments, escrow account

Loan modification,collection,foreclosure

Consumer Complaints



Consumer Complaints



Consumer Complaints

Wells Fargo & Company	CA	90069	N/A
Wells Fargo & Company	MN	56560	N/A
Bank of America	VA	20151	N/A
Ocwen	NY	11516	N/A
Nationstar Mortgage	VA	20171	N/A
Bank of America	FL	33777	N/A
Wells Fargo & Company	IL	60510	N/A
JPMorgan Chase & Co.	AL	35808	N/A
JPMorgan Chase & Co.	CA	95437	N/A
Ditech Financial LLC	DC	20017	N/A
Flagstar Bank	CO	80027	N/A
Citibank	MO	63108	N/A
Experian	TX	77065	N/A
The Western Union Company	KS	66502	N/A
Portfolio Recovery Associates, Inc.	CA	95060	N/A
Synchrony Financial	MD	21794	N/A
Wells Fargo & Company	VA	22150	N/A
Bank of America	PA	19140	N/A
BMO Harris	IL	60680	N/A
JPMorgan Chase & Co.	CA	95409	N/A
JPMorgan Chase & Co.	GA	30228	N/A

Consumer Complaints

Referral	07/24/2013	Closed with monetary relief	Yes
Referral	07/25/2013	Closed with explanation	Yes
Referral	07/25/2013	Closed with explanation	Yes
Postal mail	08/05/2013	Closed with explanation	Yes
Referral	08/05/2013	Closed with explanation	Yes
Web	08/05/2013	Closed with explanation	Yes
Referral	07/24/2013	Closed with explanation	Yes
Referral	07/24/2013	Closed with explanation	Yes
Referral	07/24/2013	Closed with explanation	Yes
Referral	07/25/2013	Closed with explanation	Yes
Web	08/08/2013	Closed with monetary relief	Yes
Referral	08/05/2013	Closed with explanation	Yes
Postal mail	09/05/2013	Closed with non-monetary relief	Yes
Web	08/01/2013	Closed with explanation	Yes
Web	07/23/2013	Closed with explanation	Yes
Referral	07/26/2013	Closed with explanation	Yes
Postal mail	08/01/2013	Closed with explanation	Yes
Web	08/05/2013	Closed with non-monetary relief	Yes
Web	08/09/2013	Closed with explanation	Yes
Web	08/05/2013	Closed with explanation	Yes
Phone	07/25/2013	Closed with explanation	Yes

Consumer Complaints

No	463685
No	463687
Yes	463688
No	474839
No	455881
No	471530
No	463689
No	463691
Yes	463693
No	463751
No	481789
No	473158
No	482150
No	471534
Yes	463699
No	463702
No	463723
No	471539
No	481827
No	464653
No	463742

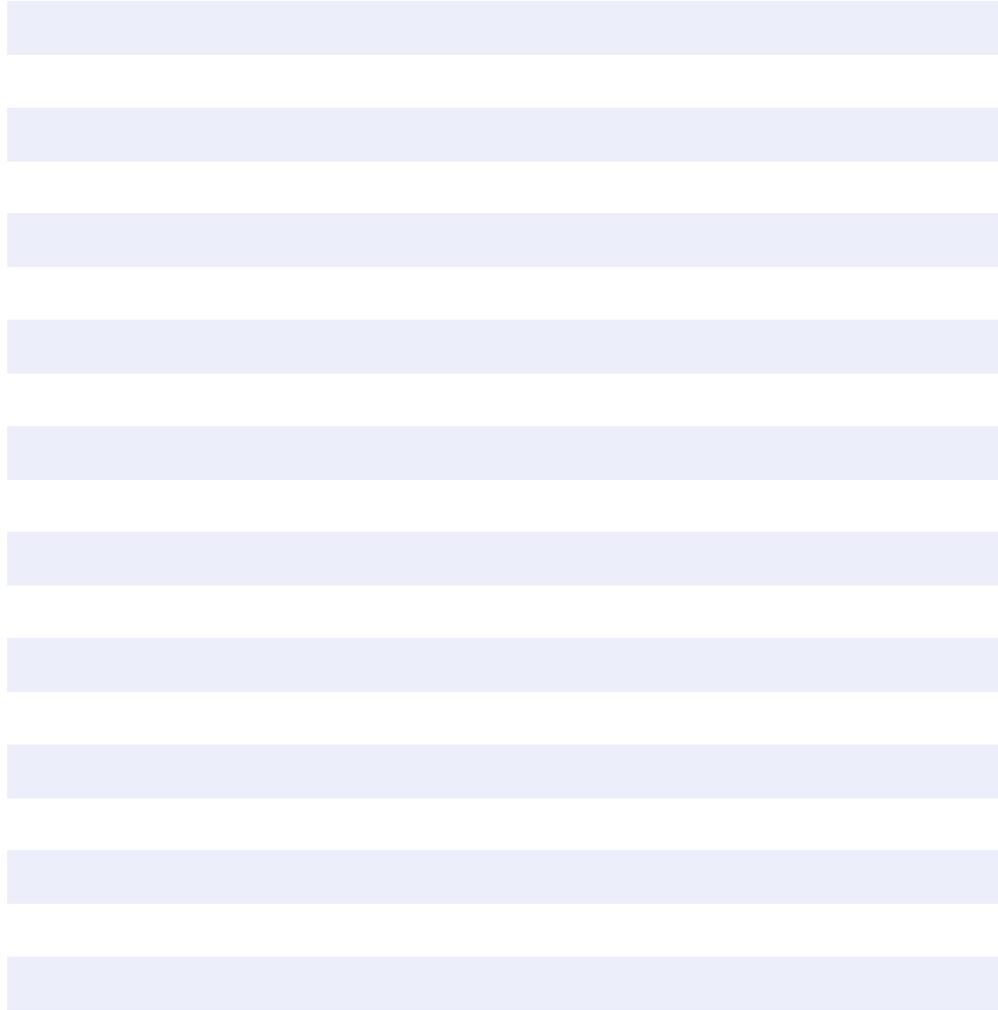
Consumer Complaints

07/23/2013	Debt collection	Credit card
08/01/2013	Mortgage	Conventional fixed mortgage
07/23/2013	Credit card	
08/06/2013	Bank account or service	Savings account
07/23/2013	Credit reporting	
08/01/2013	Mortgage	Conventional fixed mortgage
07/23/2013	Bank account or service	Other bank product/service
08/01/2013	Consumer Loan	Installment loan
08/06/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/06/2013	Mortgage	Conventional fixed mortgage
07/23/2013	Mortgage	Conventional fixed mortgage
07/23/2013	Credit card	
08/06/2013	Mortgage	Conventional fixed mortgage
08/06/2013	Credit reporting	
07/23/2013	Mortgage	Other mortgage
08/01/2013	Mortgage	Conventional fixed mortgage
07/23/2013	Mortgage	Conventional fixed mortgage
08/06/2013	Mortgage	Other mortgage
08/01/2013	Mortgage	Other mortgage
08/01/2013	Mortgage	Other mortgage
07/23/2013	Credit reporting	

Consumer Complaints



Consumer Complaints



Consumer Complaints

Citibank	NY	14468		N/A
Bank of America	MD	21237		N/A
Capital One	NH	03110		N/A
SunTrust Banks, Inc.	TN	37909		N/A
TransUnion Intermediate Holdings, Inc.	GA	30214		N/A
Bank of America	FL	32221		N/A
Bank of America	FL	34205		N/A
Wells Fargo & Company	SC	29229		N/A
Wells Fargo & Company	CA	92626		N/A
JPMorgan Chase & Co.	AZ	85338		N/A
Citizens Financial Group, Inc.	MA	02184		N/A
JPMorgan Chase & Co.	CA	91941		N/A
Select Portfolio Servicing, Inc	NJ	07621		N/A
Wells Fargo & Company	FL	32765		N/A
JPMorgan Chase & Co.	MI	48382		N/A
Bank of America	FL	33026		N/A
JPMorgan Chase & Co.	FL	34120	Older American	N/A
Regions Financial Corporation	MS	39212		N/A
Ocwen	MA	01960		N/A
Citibank	FL	33460		N/A
Focused Recovery Solutions, Inc.	VA	23831		N/A

Consumer Complaints

Postal mail	07/31/2013	Closed with non-monetary relief	Yes
Phone	08/05/2013	Closed with explanation	Yes
Web	07/23/2013	Closed with explanation	Yes
Referral	08/08/2013	Closed with explanation	Yes
Postal mail	08/19/2013	Closed with explanation	Yes
Web	08/05/2013	Closed with explanation	Yes
Web	07/24/2013	Closed with explanation	Yes
Web	08/05/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with explanation	Yes
Web	08/08/2013	Closed with explanation	Yes
Web	07/24/2013	Closed with explanation	Yes
Web	07/23/2013	Closed with explanation	Yes
Web	08/09/2013	Closed with explanation	Yes
Web	08/08/2013	Closed with explanation	Yes
Fax	07/25/2013	Closed with explanation	Yes
Web	08/05/2013	Closed with non-monetary relief	Yes
Phone	07/24/2013	Closed with explanation	Yes
Referral	08/09/2013	Closed	Yes
Web	08/05/2013	Closed with explanation	Yes
Referral	08/05/2013	Closed with explanation	Yes
Web	08/05/2013	Closed with non-monetary relief	Yes

Consumer Complaints

No	458524
No	471560
Yes	463752
No	482407
Yes	475511
No	471580
No	454548
Yes	471587
No	482133
No	481849
No	463768
No	475145
No	481857
No	481861
No	454653
No	471617
No	463804
No	482413
Yes	475211
No	471625
No	463818

Consumer Complaints

07/23/2013	Credit reporting	
08/01/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/01/2013	Debt collection	Credit card
07/23/2013	Credit card	
08/01/2013	Credit reporting	
07/23/2013	Credit reporting	
08/01/2013	Mortgage	FHA mortgage
07/23/2013	Mortgage	Other mortgage
07/23/2013	Mortgage	Other mortgage
07/24/2013	Credit card	
07/24/2013	Bank account or service	Checking account
07/23/2013	Mortgage	Conventional fixed mortgage
08/06/2013	Mortgage	Conventional fixed mortgage
08/06/2013	Bank account or service	Checking account
07/23/2013	Bank account or service	Savings account
07/23/2013	Credit card	
07/24/2013	Mortgage	Conventional fixed mortgage
07/24/2013	Credit card	
08/06/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/06/2013	Credit reporting	
07/24/2013	Mortgage	Other mortgage

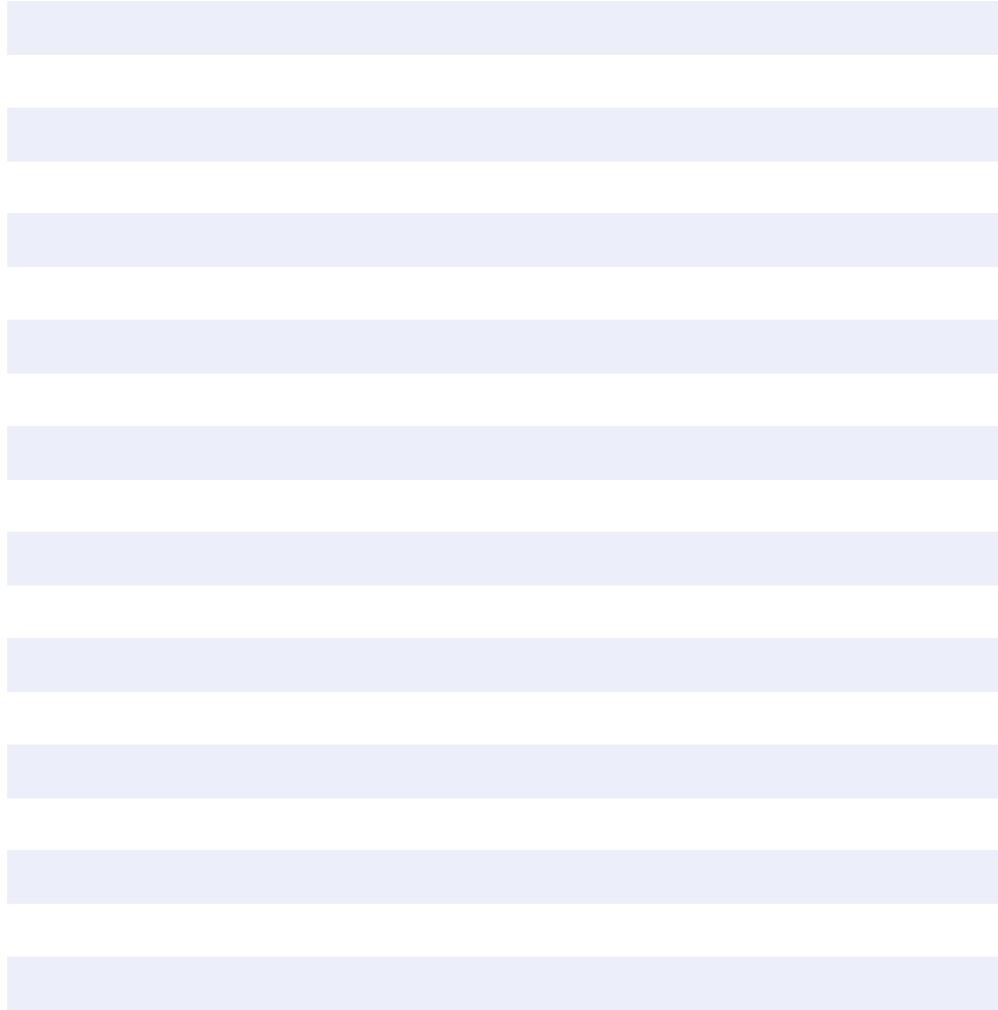
Consumer Complaints

Incorrect information on credit report	Information is not mine
Loan servicing, payments, escrow account	
Cont'd attempts collect debt not owed	Debt was paid
Late fee	
Incorrect information on credit report	Account terms
Incorrect information on credit report	Account terms
Settlement process and costs	
Loan modification, collection, foreclosure	
Loan modification, collection, foreclosure	
Billing disputes	
Problems caused by my funds being low	
Loan modification, collection, foreclosure	
Loan servicing, payments, escrow account	
Deposits and withdrawals	
Account opening, closing, or management	
Payoff process	
Application, originator, mortgage broker	
Billing disputes	
Loan modification, collection, foreclosure	
Unable to get credit report/credit score	Problem getting my free annual report
Loan modification, collection, foreclosure	

Consumer Complaints



Consumer Complaints



Consumer Complaints

TransUnion Intermediate Holdings, Inc.	FL	33141		N/A
Ocwen	CA	95126		N/A
Citibank	IL	60425		N/A
Capital One	AR	72015		N/A
Experian	WA	98053		N/A
Equifax	GA	30253		N/A
Prospect Mortgage	FL	33469		N/A
Bank of America	NY	11779		N/A
Bank of America	CA	95842		N/A
HSBC North America Holdings Inc.	NY	10002		N/A
TD Bank US Holding Company	CT	06001		N/A
Nationstar Mortgage	VA	22010		N/A
Citibank	MI	48301		N/A
U.S. Bancorp	CO	80026		N/A
Santander Bank US	ME	04538	Older American	N/A
U.S. Bancorp	MA	02726		N/A
JPMorgan Chase & Co.	TN	37777	Older American	N/A
Amex	CA	92841		N/A
Bank of America	VA	22182		N/A
Sterling Infosystems, Inc.	FL	32809		N/A
Bank of America	FL	33141		N/A

Consumer Complaints

Postal mail	07/29/2013	Closed with explanation	Yes
Web	08/05/2013	Closed with explanation	Yes
Web	01/09/2014	Closed with explanation	Yes
Web	07/23/2013	Closed with monetary relief	Yes
Web	08/06/2013	Closed with explanation	Yes
Web	07/23/2013	Closed with non-monetary relief	Yes
Web	08/05/2013	Closed with explanation	Yes
Referral	07/24/2013	Closed with explanation	Yes
Referral	07/25/2013	Closed with explanation	Yes
Web	07/24/2013	Closed with explanation	Yes
Referral	07/26/2013	Closed with monetary relief	Yes
Web	07/25/2013	Closed with explanation	Yes
Web	08/09/2013	Closed with explanation	Yes
Web	08/07/2013	Closed with explanation	Yes
Web	07/24/2013	Closed with explanation	Yes
Referral	07/26/2013	Closed with explanation	Yes
Web	07/29/2013	Closed with explanation	Yes
Referral	08/13/2013	Closed with monetary relief	Yes
Web	08/07/2013	Closed with non-monetary relief	Yes
Web	08/09/2013	Closed with explanation	Yes
Referral	07/26/2013	Closed with explanation	Yes

Consumer Complaints

No	463820
No	471653
No	471655
No	463829
Yes	454838
No	457178
Yes	471663
No	464221
No	464275
No	465071
No	465980
No	475789
No	481960
No	481957
No	463887
Yes	463889
Yes	465093
Yes	465248
No	482137
No	481968
Yes	465316

Consumer Complaints

08/06/2013	Mortgage	Home equity loan or line of credit
07/24/2013	Credit card	
07/24/2013	Mortgage	Home equity loan or line of credit
07/24/2013	Credit card	
07/23/2013	Credit card	
07/24/2013	Credit card	
07/24/2013	Student loan	Non-federal student loan
07/23/2013	Credit reporting	
08/06/2013	Mortgage	Conventional fixed mortgage
08/06/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/06/2013	Mortgage	Conventional fixed mortgage
07/23/2013	Mortgage	Conventional fixed mortgage
07/24/2013	Bank account or service	(CD) Certificate of deposit
07/24/2013	Mortgage	Other mortgage
08/06/2013	Credit reporting	
07/24/2013	Mortgage	Other mortgage
07/24/2013	Mortgage	Other mortgage
07/24/2013	Mortgage	Other mortgage
08/06/2013	Credit reporting	
07/23/2013	Mortgage	Other mortgage
07/24/2013	Bank account or service	Checking account

Consumer Complaints

Loan modification, collection, foreclosure

APR or interest rate

Loan modification, collection, foreclosure

Other

Billing disputes

Billing disputes

Repaying your loan

Repaying your loan

Improper use of my credit report

Report improperly shared by CRC

Loan modification, collection, foreclosure

Communication tactics

Frequent or repeated calls

Loan modification, collection, foreclosure

Loan servicing, payments, escrow account

Deposits and withdrawals

Loan modification, collection, foreclosure

Incorrect information on credit report

Information is not mine

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Loan servicing, payments, escrow account

Incorrect information on credit report

Account terms

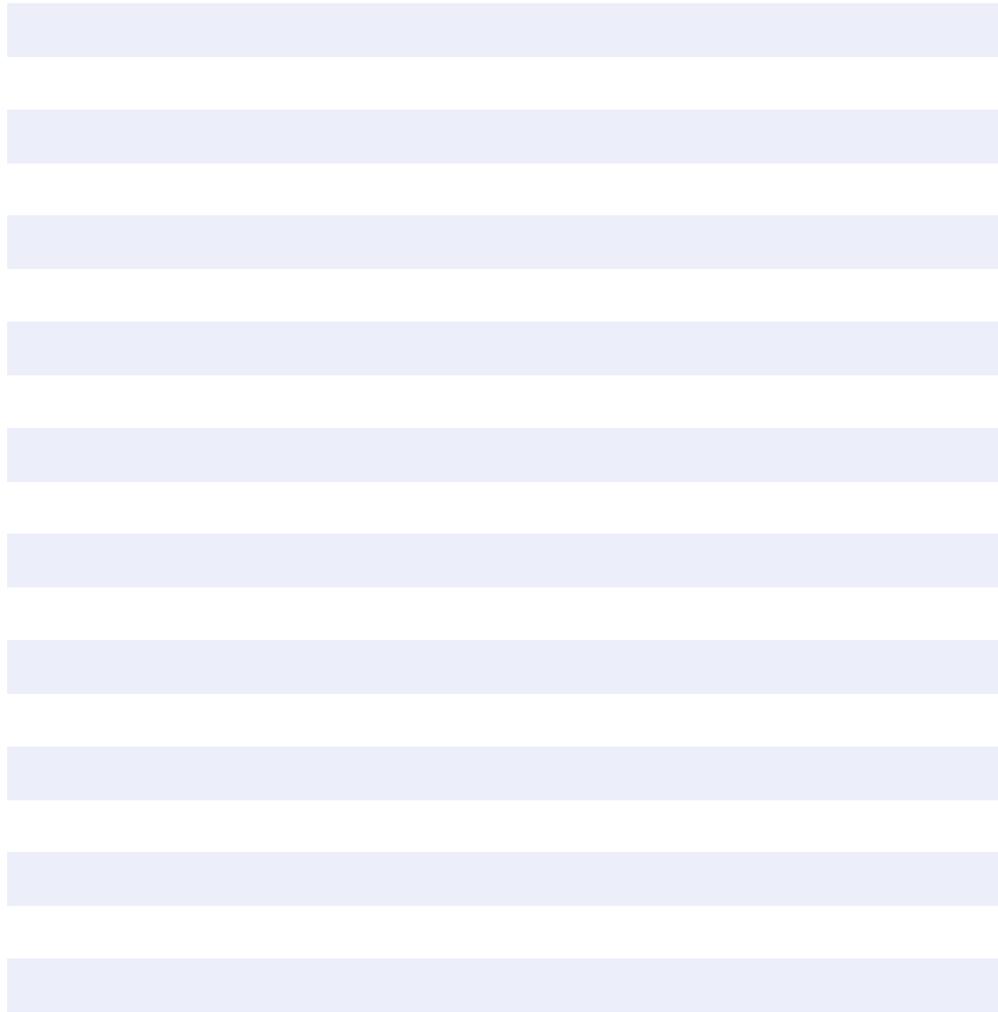
Loan modification, collection, foreclosure

Account opening, closing, or management

Consumer Complaints



Consumer Complaints



Consumer Complaints

Specialized Loan Servicing LLC	CA	92886		N/A
PNC Bank N.A.	PA	15216		N/A
Citibank	NY	11743		N/A
Amex	FL	33547		N/A
Capital One	MA	01341		N/A
Bank of America	CO	80012		N/A
Navient Solutions, Inc.	NJ	08054		N/A
Experian	FL	34988	Older American	N/A
Bank of America	NC	28031		N/A
Stellar Recovery Inc.	NJ	07055	Older American	N/A
Ditech Financial LLC	CA	94547		N/A
Ditech Financial LLC	MI	48041		N/A
Citizens Financial Group, Inc.	PA	19055	Older American	N/A
JPMorgan Chase & Co.	CA	90064		N/A
Equifax	OR	97701		N/A
Wells Fargo & Company	KY	40071		N/A
Bank of America	FL	33323		N/A
Bank of America	CA	92780		N/A
Experian	IL	60192		N/A
Regions Financial Corporation	FL	33142	Older American	N/A
Regions Financial Corporation	TN	37885		N/A

Consumer Complaints

Postal mail	08/07/2013	Closed	Yes
Phone	07/26/2013	Closed with explanation	Yes
Web	07/26/2013	Closed with monetary relief	Yes
Postal mail	07/25/2013	Closed with monetary relief	Yes
Web	07/23/2013	Closed with explanation	Yes
Web	07/25/2013	Closed with explanation	Yes
Web	07/25/2013	Closed with explanation	Yes
Web	07/29/2013	Closed with non-monetary relief	Yes
Phone	09/20/2013	Closed with explanation	Yes
Postal mail	08/12/2013	Closed with explanation	Yes
Web	08/07/2013	Closed with explanation	Yes
Web	07/24/2013	Closed with explanation	Yes
Referral	07/26/2013	Closed with explanation	Yes
Referral	07/26/2013	Closed with explanation	Yes
Web	08/06/2013	Closed with non-monetary relief	Yes
Referral	07/26/2013	Closed with explanation	Yes
Referral	07/29/2013	Closed with explanation	Yes
Referral	07/26/2013	Closed with explanation	Yes
Web	08/06/2013	Closed with non-monetary relief	Yes
Web	07/24/2013	Closed with explanation	Yes
Referral	07/26/2013	Closed	Yes

Consumer Complaints

No	481055
No	465121
No	465124
No	475638
No	463979
No	465138
No	465156
No	475950
No	482076
No	480828
No	482078
No	464006
No	465189
No	465192
No	482083
No	465195
No	465198
No	465205
No	482097
No	464031
No	465199

Consumer Complaints

07/24/2013	Mortgage	Conventional adjustable mortgage (ARM)
07/24/2013	Money transfers	Domestic (US) money transfer
07/24/2013	Mortgage	Other mortgage
07/23/2013	Mortgage	FHA mortgage
07/23/2013	Mortgage	Conventional fixed mortgage
07/24/2013	Mortgage	Conventional fixed mortgage
07/23/2013	Credit reporting	
07/24/2013	Mortgage	Other mortgage
07/24/2013	Mortgage	Other mortgage
07/24/2013	Mortgage	Other mortgage
07/24/2013	Bank account or service	Checking account
07/23/2013	Mortgage	FHA mortgage
07/23/2013	Credit card	
08/07/2013	Mortgage	FHA mortgage
07/24/2013	Mortgage	Other mortgage
08/07/2013	Credit reporting	
08/07/2013	Debt collection	Credit card
08/07/2013	Debt collection	Mortgage
08/07/2013	Debt collection	I do not know
07/23/2013	Mortgage	Conventional fixed mortgage
07/24/2013	Mortgage	Other mortgage

Consumer Complaints

Loan modification,collection,foreclosure

Money was not available when promised

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Loan servicing, payments, escrow account

Loan modification,collection,foreclosure

Incorrect information on credit report Account status

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Account opening, closing, or management

Loan modification,collection,foreclosure

Other

Loan modification,collection,foreclosure

Loan servicing, payments, escrow account

Incorrect information on credit report Personal information

Taking/threatening an illegal action Sued where didn't live/sign for debt

Improper contact or sharing of info Talked to a third party about my debt

Cont'd attempts collect debt not owed Debt is not mine

Loan servicing, payments, escrow account

Loan modification,collection,foreclosure

Consumer Complaints



Consumer Complaints



Consumer Complaints

JPMorgan Chase & Co.	PA	19008		N/A
Wells Fargo & Company	MD	21061		N/A
HSBC North America Holdings Inc.	NH	03451	Older American	N/A
Bank of America	PA	19605		N/A
PNC Bank N.A.	MD	21029		N/A
Bank of America	FL	33024		N/A
Equifax	NY	12533		N/A
Ocwen	CA	92701		N/A
JPMorgan Chase & Co.	FL	32774		N/A
Nationstar Mortgage	CA	91764		N/A
JPMorgan Chase & Co.	CA	90019		N/A
Wells Fargo & Company	MD	20748		N/A
Discover	CT	06002		N/A
Wells Fargo & Company	TX	75115		N/A
Ditech Financial LLC	CA	94526		N/A
Equifax	VA	23455		N/A
Amex	CA	90274		N/A
Ditech Financial LLC	WI	53508	Older American	N/A
Debt Recovery Solutions, LLC	FL	32937		N/A
Real Time Resolutions	CA	92128		N/A
Wells Fargo & Company	CA	92660		N/A

Consumer Complaints

Referral	07/26/2013	Closed with explanation	Yes
Referral	07/31/2013	Closed with explanation	Yes
Referral	07/29/2013	Closed with explanation	Yes
Phone	07/24/2013	Closed with explanation	Yes
Phone	07/25/2013	Closed with explanation	Yes
Referral	07/29/2013	Closed with explanation	Yes
Web	07/23/2013	Closed with non-monetary relief	Yes
Referral	07/29/2013	Closed with explanation	Yes
Referral	07/26/2013	Closed with explanation	Yes
Referral	07/26/2013	Closed with explanation	Yes
Referral	07/29/2013	Closed with explanation	Yes
Phone	07/24/2013	Closed with explanation	Yes
Web	07/23/2013	Closed with explanation	Yes
Web	08/07/2013	Closed with explanation	Yes
Referral	07/26/2013	Closed with explanation	Yes
Web	08/06/2013	Closed with non-monetary relief	Yes
Web	08/06/2013	Closed with non-monetary relief	Yes
Web	11/07/2013	Closed with explanation	Yes
Web	08/12/2013	Closed with explanation	Yes
Web	07/25/2013	Closed with explanation	Yes
Referral	07/26/2013	Closed with explanation	Yes

Consumer Complaints

No	465206
No	465207
No	465212
No	464051
No	464059
Yes	454985
No	462445
No	465218
No	466121
No	454862
Yes	465224
Yes	464067
No	462132
No	499212
No	475460
No	482494
No	495107
No	482484
No	482469
No	464080
No	476088

Consumer Complaints

08/07/2013	Credit card	
08/07/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/07/2013	Debt collection	Credit card
08/07/2013	Credit reporting	
07/23/2013	Mortgage	Other mortgage
07/23/2013	Mortgage	Other mortgage
08/07/2013	Mortgage	Conventional fixed mortgage
07/23/2013	Credit reporting	
08/07/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/07/2013	Bank account or service	Checking account
08/07/2013	Credit card	
07/23/2013	Mortgage	Other mortgage
08/07/2013	Credit card	
07/23/2013	Mortgage	VA mortgage
07/23/2013	Bank account or service	Checking account
08/07/2013	Mortgage	Conventional fixed mortgage
07/24/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/07/2013	Credit card	
08/07/2013	Credit reporting	
08/12/2013	Mortgage	FHA mortgage
07/24/2013	Credit reporting	

Consumer Complaints

Identity theft / Fraud / Embezzlement

Cont'd attempts collect debt not owed

Debt is not mine

Taking/threatening an illegal action

Threatened to sue on too old debt

Unable to get credit report/credit score

Problem getting report or credit score

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Application, originator, mortgage broker

Unable to get credit report/credit score

Problem getting my free annual report

Application, originator, mortgage broker

Using a debit or ATM card

APR or interest rate

Loan modification, collection, foreclosure

Cash advance

Loan servicing, payments, escrow account

Problems caused by my funds being low

Loan modification, collection, foreclosure

Communication tactics

Threatened to take legal action

Late fee

Credit reporting company's investigation

Problem with statement of dispute

Loan modification, collection, foreclosure

Incorrect information on credit report

Information is not mine

Consumer Complaints



Consumer Complaints



Consumer Complaints

Synchrony Financial	NY	14217	Servicemember	N/A
Consumer Adjustment Company Incorporated	FL	32937		N/A
JPMorgan Chase & Co.	MN	55126		N/A
TransUnion Intermediate Holdings, Inc.	CA	92114		N/A
JPMorgan Chase & Co.	MI	48382		N/A
Astoria Bank	DC	20019		N/A
Bank of America	CA	94114		N/A
Equifax	NE	69101		N/A
Nationstar Mortgage	WA	98665		N/A
Bank of America	NY	11238		N/A
Citibank	FL	33418	Older American	N/A
SunTrust Banks, Inc.	FL	33185		N/A
Amex	VA	23233		N/A
Residential Credit Solutions	NC	27704		N/A
Santander Bank US	NJ	08857		N/A
Bank of America	AZ	85345		N/A
Synchrony Financial	NJ	07410		N/A
Citibank	CA	94523		N/A
Equifax	CA	90230		N/A
Bank of America	NJ	07062	Older American	N/A
Synchrony Financial	CA	93401		N/A

Consumer Complaints

Phone	08/07/2013	Closed with non-monetary relief	Yes
Web	08/06/2013	Closed with non-monetary relief	Yes
Web	08/06/2013	Closed with explanation	Yes
Web	08/06/2013	Closed with explanation	Yes
Fax	07/25/2013	Closed with explanation	Yes
Referral	07/25/2013	Closed with explanation	Yes
Web	08/08/2013	Closed with explanation	Yes
Web	07/23/2013	Closed with non-monetary relief	Yes
Web	08/07/2013	Closed with explanation	Yes
Web	08/07/2013	Closed with explanation	Yes
Web	08/07/2013	Closed with non-monetary relief	Yes
Referral	07/25/2013	Closed with explanation	Yes
Web	08/06/2013	Closed with explanation	Yes
Web	07/25/2013	Closed with explanation	No
Referral	07/24/2013	Closed	Yes
Web	08/09/2013	Closed with explanation	Yes
Phone	07/31/2013	Closed with explanation	Yes
Web	08/07/2013	Closed with monetary relief	Yes
Web	08/07/2013	Closed with explanation	Yes
Web	08/14/2013	Closed with explanation	Yes
Web	08/01/2013	Closed with non-monetary relief	Yes

Consumer Complaints

No	493198
No	482470
No	482499
No	493184
No	454654
No	464096
No	482503
No	464108
Yes	482834
No	493185
No	486967
No	464608
No	482835
No	464118
Yes	464614
No	484851
Yes	475196
No	488956
No	482474
No	488098
No	465281

Consumer Complaints

08/07/2013	Mortgage	Conventional fixed mortgage
08/07/2013	Bank account or service	Checking account
08/07/2013	Mortgage	VA mortgage
08/07/2013	Mortgage	Other mortgage
08/07/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/12/2013	Mortgage	Conventional fixed mortgage
07/23/2013	Mortgage	Other mortgage
07/24/2013	Credit reporting	
08/07/2013	Credit reporting	
07/24/2013	Bank account or service	Savings account
07/23/2013	Bank account or service	Checking account
07/23/2013	Mortgage	Conventional fixed mortgage
08/12/2013	Debt collection	I do not know
08/12/2013	Credit reporting	
08/07/2013	Debt collection	Mortgage
07/23/2013	Debt collection	I do not know
07/23/2013	Mortgage	Other mortgage
08/07/2013	Student loan	Non-federal student loan
08/12/2013	Credit card	
07/24/2013	Mortgage	Conventional fixed mortgage
07/24/2013	Mortgage	Conventional fixed mortgage

Consumer Complaints

Settlement process and costs

Problems caused by my funds being low

Loan servicing, payments, escrow account

Loan modification, collection, foreclosure

Disclosure verification of debt

Not given enough info to verify debt

Credit decision / Underwriting

Loan modification, collection, foreclosure

Unable to get credit report/credit score

Problem getting report or credit score

Incorrect information on credit report

Account status

Account opening, closing, or management

Account opening, closing, or management

Loan modification, collection, foreclosure

Cont'd attempts collect debt not owed

Debt is not mine

Incorrect information on credit report

Account status

Cont'd attempts collect debt not owed

Debt was discharged in bankruptcy

Communication tactics

Frequent or repeated calls

Loan servicing, payments, escrow account

Getting a loan

Getting a loan

Payoff process

Loan modification, collection, foreclosure

Application, originator, mortgage broker

Consumer Complaints



Consumer Complaints



Consumer Complaints

Nationstar Mortgage	WA	98036		N/A
Santander Bank US	NY	11106		N/A
Nationstar Mortgage	SC	29649	Servicemember	N/A
Bank of America	CA	91709		N/A
The Stark Collection Agency, Inc.	IL	60459		N/A
Wells Fargo & Company	WA	98045		N/A
BB&T Financial	FL	34668		N/A
Equifax	PR	00940	Older American	N/A
Equifax	LA	71360		N/A
Bank of America	AZ	85143	Older American	N/A
Bank of America	FL	33012		N/A
PNC Bank N.A.	PA	18062		N/A
Receivables Management Partners, LLC	IL	61073	Servicemember	N/A
Navient Solutions, Inc.	NE	68510		N/A
Morgan Stanley	FL	33411		N/A
Convergent Resources, Inc.	CA	95954	Servicemember	N/A
Bank of America	CA	91702		N/A
Discover	MA	02067		N/A
Synchrony Financial	ME	04106		N/A
JPMorgan Chase & Co.	IL	60630		N/A
Wells Fargo & Company	IL	60461	Older American	N/A

Consumer Complaints

Web	08/09/2013	Closed with explanation	Yes
Referral	08/08/2013	Closed	Yes
Referral	08/12/2013	Closed with explanation	Yes
Referral	08/09/2013	Closed with explanation	Yes
Referral	08/09/2013	Closed with non-monetary relief	Yes
Web	08/14/2013	Closed with explanation	Yes
Referral	07/25/2013	Closed with explanation	Yes
Web	07/24/2013	Closed with non-monetary relief	Yes
Postal mail	08/08/2013	Closed with explanation	Yes
Phone	07/25/2013	Closed with explanation	Yes
Referral	07/24/2013	Closed with monetary relief	Yes
Web	07/25/2013	Closed with explanation	Yes
Web	10/16/2013	Closed	Yes
Web	08/14/2013	Closed with explanation	Yes
Web	08/28/2013	Closed with non-monetary relief	Yes
Phone	07/30/2013	Closed	Yes
Postal mail	07/24/2013	Closed with explanation	Yes
Web	08/08/2013	Closed with explanation	Yes
Web	08/12/2013	Closed with monetary relief	Yes
Phone	07/26/2013	Closed with explanation	Yes
Web	07/26/2013	Closed with explanation	Yes

Consumer Complaints

Yes	484852
No	482887
No	482544
No	484871
No	482521
No	488082
No	464825
No	465296
No	482487
No	465305
No	464660
No	464145
No	488154
Yes	488008
No	482546
No	464164
No	464155
No	482552
Yes	488169
No	465325
Yes	465331

Consumer Complaints

08/07/2013	Credit card	
07/23/2013	Mortgage	Conventional adjustable mortgage (ARM)
07/24/2013	Debt collection	Other (i.e. phone, health club, etc.)
07/23/2013	Credit card	
08/12/2013	Credit card	
08/12/2013	Debt collection	Medical
07/24/2013	Bank account or service	Checking account
08/07/2013	Credit card	
08/07/2013	Mortgage	Conventional fixed mortgage
07/24/2013	Mortgage	Conventional fixed mortgage
08/07/2013	Credit card	
08/12/2013	Mortgage	Conventional fixed mortgage
08/12/2013	Credit card	
07/23/2013	Mortgage	Conventional fixed mortgage
08/07/2013	Mortgage	Other mortgage
07/24/2013	Debt collection	Other (i.e. phone, health club, etc.)
07/23/2013	Bank account or service	Checking account
08/07/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/12/2013	Credit card	
08/12/2013	Mortgage	Other mortgage
08/12/2013	Mortgage	Other mortgage

Consumer Complaints

Customer service / Customer relations

Loan modification,collection,foreclosure

Cont'd attempts collect debt not owed

Debt is not mine

APR or interest rate

APR or interest rate

Communication tactics

Used obscene/profane/abusive language

Account opening, closing, or management

Billing disputes

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Other

Loan servicing, payments, escrow account

Billing disputes

Loan servicing, payments, escrow account

Loan modification,collection,foreclosure

Disclosure verification of debt

Right to dispute notice not received

Deposits and withdrawals

Loan modification,collection,foreclosure

Unsolicited issuance of credit card

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Consumer Complaints



Consumer Complaints



Consumer Complaints

Barclays PLC	MA	01960		N/A
Bank of America	FL	33777		N/A
Retrieval-Masters Creditors Bureau, Inc.	OH	45133		N/A
Discover	NJ	07032		N/A
Barclays PLC	NY	11413		N/A
Expert Global Solutions, Inc.	PA	15212		N/A
Bank of America	CA	94402	Older American	N/A
Bank of America	PA	19149		N/A
Select Portfolio Servicing, Inc	DE	19954		N/A
Specialized Loan Servicing LLC	IL	60630		N/A
Discover	VA	23111		N/A
Nationstar Mortgage	TX	75401		N/A
Capital One	MO	63130		N/A
Ocwen	PA	19464		N/A
Citibank	FL	34695		N/A
Stellar Recovery Inc.	FL	33912		N/A
M&T Bank Corporation	DE	19803		N/A
Nationstar Mortgage	MD	21044		N/A
Citibank	FL	33319		N/A
EverBank	CA	91724		N/A
JPMorgan Chase & Co.	MD	21042		N/A

Consumer Complaints

Web	08/07/2013	Closed with non-monetary relief	Yes
Web	07/25/2013	Closed with explanation	Yes
Phone	08/07/2013	Closed with explanation	Yes
Web	07/23/2013	Closed with explanation	Yes
Web	08/12/2013	Closed with explanation	Yes
Phone	08/23/2013	Closed with explanation	Yes
Web	07/26/2013	Closed with monetary relief	Yes
Web	08/07/2013	Closed with monetary relief	Yes
Web	09/19/2013	Closed with explanation	Yes
Phone	07/26/2013	Closed	Yes
Referral	08/09/2013	Closed with explanation	Yes
Referral	08/15/2013	Closed with explanation	Yes
Web	08/12/2013	Closed with monetary relief	Yes
Web	07/25/2013	Closed with explanation	Yes
Referral	08/09/2013	Closed with explanation	Yes
Postal mail	08/01/2013	Closed with explanation	Yes
Web	07/24/2013	Closed	Yes
Web	08/07/2013	Closed with explanation	Yes
Phone	08/13/2013	Closed with non-monetary relief	Yes
Referral	08/14/2013	Closed with explanation	Yes
Referral	08/14/2013	Closed with explanation	Yes

Consumer Complaints

No	482563
No	463917
No	465343
Yes	479943
Yes	488194
No	488130
No	463174
No	493187
No	482579
No	465326
Yes	482561
Yes	487743
Yes	488213
No	464202
No	484877
No	465370
No	464204
No	482846
No	488217
No	488227
No	488229

Consumer Complaints

07/23/2013	Mortgage	Conventional fixed mortgage
07/23/2013	Credit card	
08/12/2013	Mortgage	Other mortgage
07/23/2013	Bank account or service	Other bank product/service
08/12/2013	Mortgage	Other mortgage
08/12/2013	Mortgage	Other mortgage
08/07/2013	Bank account or service	Savings account
07/23/2013	Credit card	
07/23/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/12/2013	Mortgage	Other mortgage
07/23/2013	Credit card	
08/12/2013	Mortgage	Other mortgage
07/23/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/07/2013	Bank account or service	Checking account
08/07/2013	Credit card	
08/12/2013	Mortgage	Other mortgage
08/12/2013	Mortgage	Other mortgage
07/23/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/12/2013	Mortgage	Other mortgage
07/23/2013	Credit card	
08/12/2013	Mortgage	Other mortgage

Consumer Complaints

Application, originator, mortgage broker

Privacy

Loan modification, collection, foreclosure

Problems caused by my funds being low

Loan servicing, payments, escrow account

Loan modification, collection, foreclosure

Deposits and withdrawals

Identity theft / Fraud / Embezzlement

Communication tactics

Frequent or repeated calls

Loan servicing, payments, escrow account

Other

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Deposits and withdrawals

Bankruptcy

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Taking/threatening an illegal action

Threatened arrest/jail if do not pay

Loan servicing, payments, escrow account

Credit card protection / Debt protection

Loan modification, collection, foreclosure

Consumer Complaints



Consumer Complaints



Consumer Complaints

Bank of America	KY	40022	Older American	N/A
Bank of America	ID	83616		N/A
Bank of America	MD	21158		N/A
Navy FCU	OH	43204	Servicemember	N/A
JPMorgan Chase & Co.	OH	43232		N/A
Regions Financial Corporation	GA	30114		N/A
JPMorgan Chase & Co.	NY	11226		N/A
Discover	CA	94114		N/A
Portfolio Recovery Associates, Inc.	CA	94118		N/A
Bank of America	NC	27545		N/A
Barclays PLC	OR	97034		N/A
SunTrust Banks, Inc.	VA	23462		N/A
Capital One	AZ	85746		N/A
PNC Bank N.A.	MD	21842	Older American	N/A
Bank of America	CA	95610		N/A
Wells Fargo & Company	MA	01844		N/A
Bank of America	FL	33409		N/A
Eisenburg,Whitman and Associates	PA	17098		N/A
JPMorgan Chase & Co.	IL	61362		N/A
Capital One	WA	98003		N/A
SunTrust Banks, Inc.	DC	20024		N/A

Consumer Complaints

Web	07/24/2013	Closed with explanation	Yes
Web	07/23/2013	Closed with explanation	Yes
Referral	08/14/2013	Closed with explanation	Yes
Phone	07/24/2013	Closed with monetary relief	Yes
Referral	08/14/2013	Closed with explanation	Yes
Referral	08/14/2013	Closed	Yes
Phone	08/08/2013	Closed with explanation	Yes
Web	07/23/2013	Closed with monetary relief	Yes
Postal mail	07/31/2013	Closed with non-monetary relief	Yes
Referral	08/14/2013	Closed with explanation	Yes
Web	07/23/2013	Closed with explanation	Yes
Referral	08/14/2013	Closed with explanation	Yes
Web	07/26/2013	Closed with explanation	Yes
Phone	08/08/2013	Closed with explanation	Yes
Web	08/07/2013	Closed with explanation	Yes
Referral	08/14/2013	Closed with explanation	Yes
Referral	08/14/2013	Closed with explanation	Yes
Web	09/12/2013	Closed with explanation	No
Referral	08/14/2013	Closed with explanation	Yes
Web	07/23/2013	Closed with monetary relief	Yes
Referral	08/14/2013	Closed with explanation	Yes

Consumer Complaints

No	475517
No	464244
No	488235
No	464248
Yes	488239
No	488615
Yes	482852
No	464257
No	475993
No	488248
Yes	464263
No	488255
No	480723
Yes	482857
No	498169
Yes	488258
No	487177
	461730
No	488259
No	464279
Yes	488267

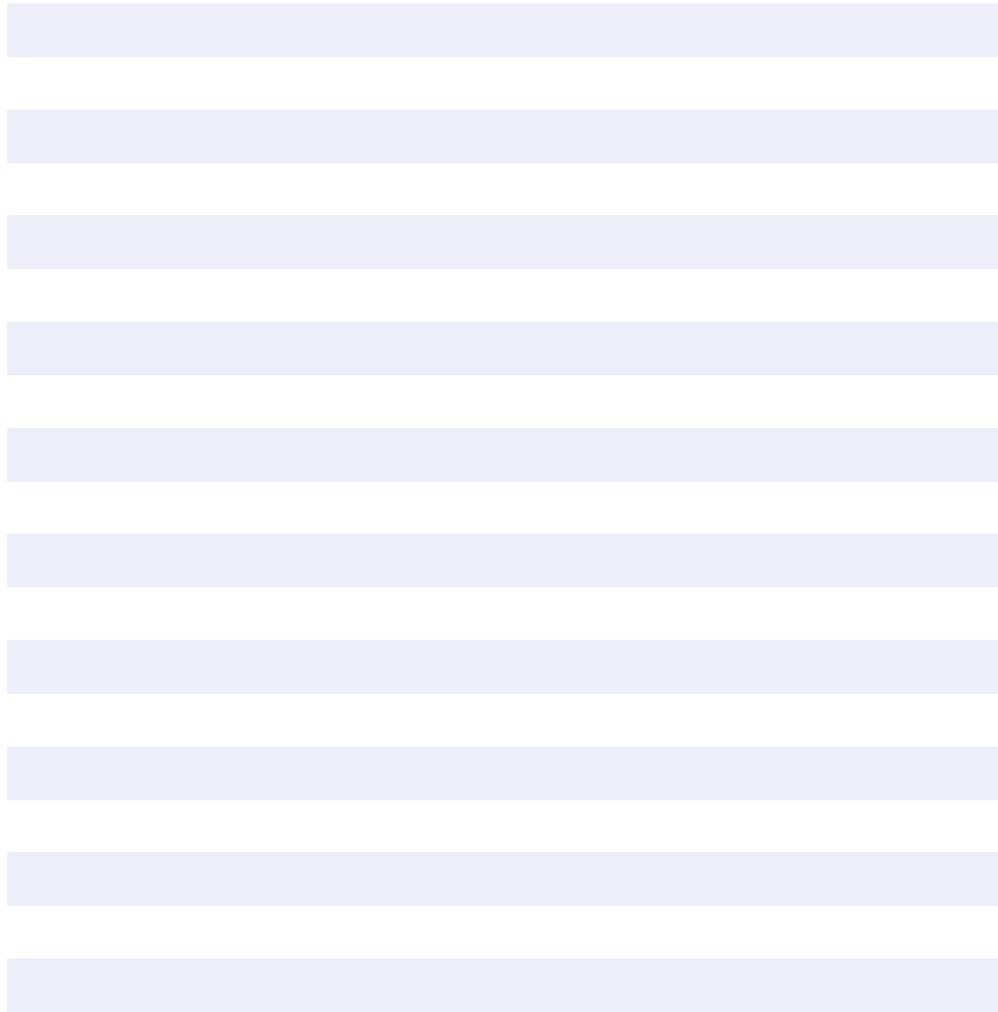
Consumer Complaints

08/07/2013	Credit reporting	
08/12/2013	Debt collection	Auto
07/24/2013	Debt collection	I do not know
07/24/2013	Mortgage	FHA mortgage
08/07/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/12/2013	Debt collection	Credit card
08/12/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/12/2013	Mortgage	Conventional fixed mortgage
07/24/2013	Debt collection	Credit card
07/23/2013	Credit reporting	
08/12/2013	Bank account or service	Other bank product/service
08/12/2013	Mortgage	FHA mortgage
08/07/2013	Debt collection	Credit card
08/07/2013	Debt collection	I do not know
08/07/2013	Debt collection	Mortgage
07/23/2013	Debt collection	Credit card
08/12/2013	Mortgage	Conventional adjustable mortgage (ARM)
07/23/2013	Bank account or service	Checking account
07/23/2013	Bank account or service	Checking account
08/13/2013	Debt collection	Credit card
07/23/2013	Mortgage	Other mortgage

Consumer Complaints

Incorrect information on credit report	Account status
Cont'd attempts collect debt not owed	Debt is not mine
Communication tactics	Frequent or repeated calls
Application, originator, mortgage broker	
Loan modification, collection, foreclosure	
Disclosure verification of debt	Right to dispute notice not received
Cont'd attempts collect debt not owed	Debt is not mine
Loan servicing, payments, escrow account	
Cont'd attempts collect debt not owed	Debt was paid
Credit reporting company's investigation	Problem with statement of dispute
Account opening, closing, or management	
Loan servicing, payments, escrow account	
Communication tactics	Threatened to take legal action
Communication tactics	Frequent or repeated calls
Cont'd attempts collect debt not owed	Debt was paid
Communication tactics	Frequent or repeated calls
Loan modification, collection, foreclosure	
Deposits and withdrawals	
Account opening, closing, or management	
Cont'd attempts collect debt not owed	Debt was paid
Loan servicing, payments, escrow account	

Consumer Complaints



Consumer Complaints



Consumer Complaints

Experian	OH	45226		N/A
Navy FCU	MO	65807	Servicemember	N/A
Stellar Recovery Inc.	FL	32189	Older American	N/A
Wells Fargo & Company	IL	60586		N/A
Wells Fargo & Company	TN	37215		N/A
Dynamic Recovery Solutions, LLC	LA	70094		N/A
Expert Global Solutions, Inc.	KS	67460		N/A
PNC Bank N.A.	MA	02720		N/A
HSBC North America Holdings Inc.	PA	17814		N/A
Equifax	PA	19132		N/A
Receivables Performance Management LLC	CA	92114	Older American	N/A
M&T Bank Corporation	MA	01835		N/A
JPMorgan Chase & Co.	NH	03064		N/A
Navient Solutions, Inc.	MA	01089	Older American	N/A
Bank of America	CA	95609	Older American	N/A
Capital One	TX	78639		N/A
Bank of America	MN	55812		N/A
JPMorgan Chase & Co.	CA	94534		N/A
PNC Bank N.A.	PA	17101		N/A
Encore Capital Group	AZ	85354		N/A
Caliber Home Loans, Inc	CA	92887		N/A

Consumer Complaints

Web	08/07/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with explanation	Yes
Web	08/01/2013	Closed with explanation	Yes
Phone	07/29/2013	Closed with explanation	Yes
Web	08/07/2013	Closed with explanation	Yes
Web	08/30/2013	Closed with explanation	Yes
Phone	08/14/2013	Closed with explanation	Yes
Web	08/14/2013	Closed with explanation	Yes
Web	10/17/2013	Closed with explanation	Yes
Web	07/24/2013	Closed with non-monetary relief	Yes
Web	08/14/2013	Closed with explanation	Yes
Web	08/14/2013	Closed with explanation	Yes
Web	11/03/2013	Closed with explanation	Yes
Phone	08/09/2013	Closed with non-monetary relief	Yes
Web	08/14/2013	Closed with explanation	Yes
Phone	07/31/2013	Closed with explanation	Yes
Web	08/14/2013	Closed with non-monetary relief	Yes
Referral	07/25/2013	Closed with explanation	Yes
Referral	07/25/2013	Closed with explanation	Yes
Web	04/22/2014	Closed with explanation	Yes
Referral	07/25/2013	Closed with explanation	Yes

Consumer Complaints

No	487129
No	488271
No	465449
No	479979
Yes	499218
No	488281
No	488287
No	486979
No	465469
No	479385
No	487004
No	487298
No	484872
No	484863
No	484874
No	464292
No	488313
Yes	464858
No	464938
No	488671
No	464874

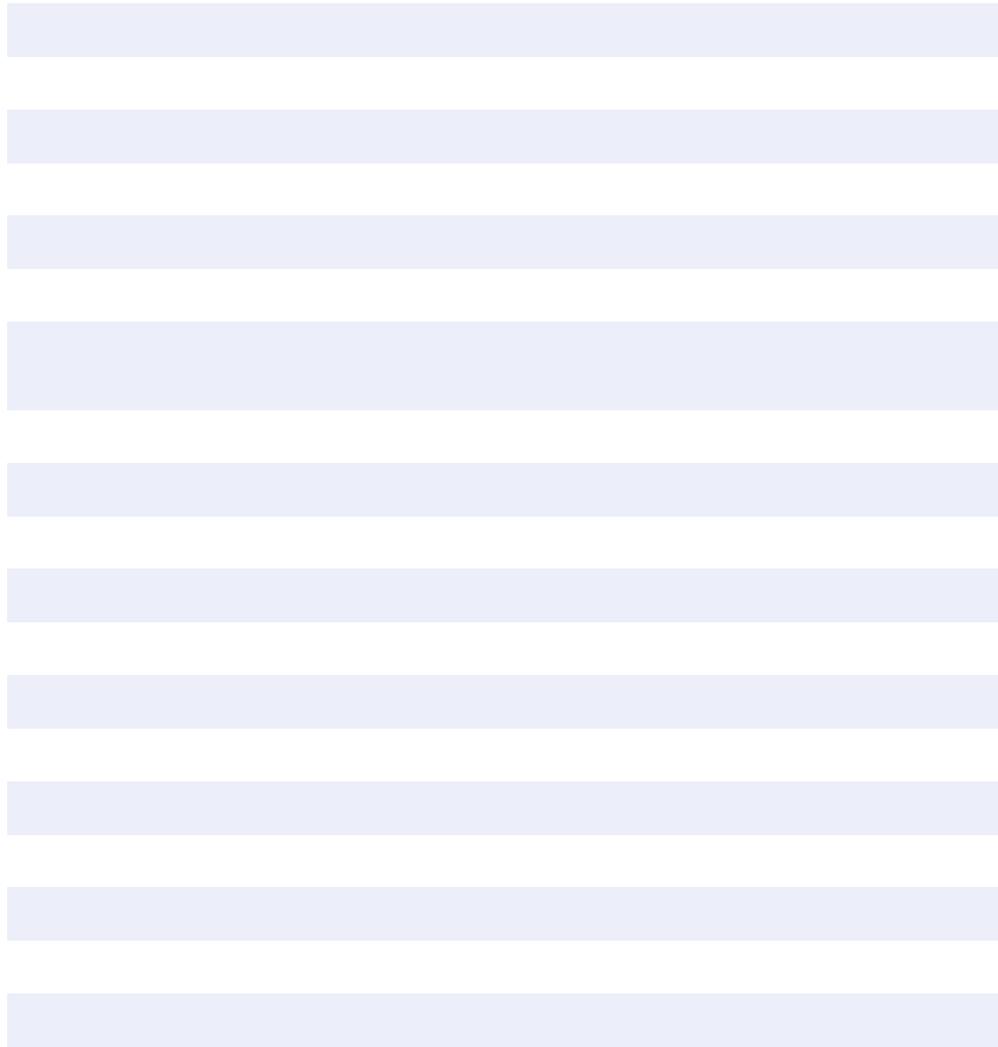
Consumer Complaints

07/24/2013	Debt collection	I do not know
07/24/2013	Mortgage	Conventional fixed mortgage
08/13/2013	Mortgage	Conventional fixed mortgage
08/07/2013	Debt collection	Other (i.e. phone, health club, etc.)
07/24/2013	Student loan	Non-federal student loan
07/24/2013	Bank account or service	Checking account
08/13/2013	Credit reporting	
08/07/2013	Debt collection	Other (i.e. phone, health club, etc.)
07/24/2013	Mortgage	Other mortgage
08/13/2013	Credit reporting	
08/13/2013	Debt collection	Medical
08/13/2013	Student loan	Non-federal student loan
07/23/2013	Mortgage	Conventional fixed mortgage
07/23/2013	Credit reporting	
08/07/2013	Mortgage	Other mortgage
08/07/2013	Mortgage	Other mortgage
07/23/2013	Credit card	
07/23/2013	Mortgage	FHA mortgage
08/13/2013	Student loan	Non-federal student loan
08/13/2013	Mortgage	FHA mortgage

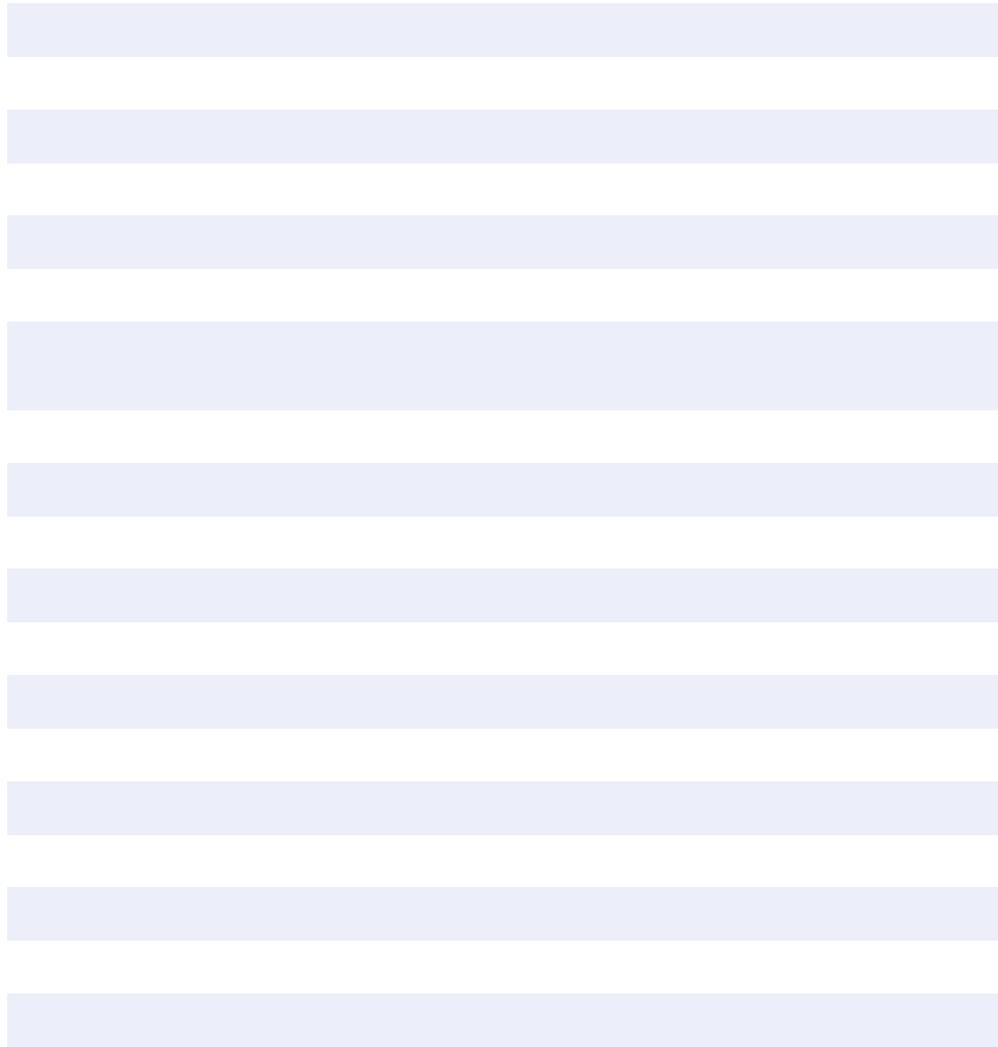
Consumer Complaints

Communication tactics	Frequent or repeated calls
Loan modification, collection, foreclosure	
Settlement process and costs	
Cont'd attempts collect debt not owed	Debt is not mine
Problems when you are unable to pay	Problems when you are unable to pay
Account opening, closing, or management	
Incorrect information on credit report	Public record
Cont'd attempts collect debt not owed	Debt was paid
Loan modification, collection, foreclosure	
Credit reporting company's investigation	Problem with statement of dispute
Cont'd attempts collect debt not owed	Debt is not mine
Repaying your loan	Repaying your loan
Loan modification, collection, foreclosure	
Incorrect information on credit report	Information is not mine
Loan modification, collection, foreclosure	
Loan modification, collection, foreclosure	
Delinquent account	
Settlement process and costs	
Repaying your loan	Repaying your loan
Loan modification, collection, foreclosure	

Consumer Complaints



Consumer Complaints



Consumer Complaints

Vital Solutions, Inc.	KY	40013	Older American	N/A
Ditech Financial LLC	IL	60657		N/A
Bank of America	SC	29566	Older American	N/A
CCS Financial Services, Inc.	TX	77040		N/A
Citibank	PA	19147		N/A
Wells Fargo & Company	CA	92651		N/A
Experian	NY	11729		N/A
Northland Group, Inc.	GA	30642	Older American, Servicemember	N/A
LCS Financial Corporation	CA	92374		N/A
Experian	NJ	07305		N/A
Sherloq Group, Inc	FL	34222		N/A
Navient Solutions, Inc.	LA	70815		N/A
Wells Fargo & Company	KS	67002		N/A
Equifax	MA	01602		N/A
Bank of America	AZ	85613	Servicemember	N/A
Ditech Financial LLC	MI	48331		N/A
Army and Air Force Exchange Service	NC	28532	Servicemember	N/A
Quicken Loans	RI	02914		N/A
Navient Solutions, Inc.	NY	11236		N/A
Bank of America	OR	97048		N/A

Consumer Complaints

Phone	08/01/2013	Closed with non-monetary relief	Yes
Web	07/26/2013	Closed with explanation	Yes
Web	08/14/2013	Closed with explanation	Yes
Referral	01/08/2014	Closed with non-monetary relief	Yes
Web	07/25/2013	Closed with explanation	Yes
Web	07/24/2013	Closed with explanation	Yes
Web	08/14/2013	Closed with explanation	Yes
Phone	08/09/2013	Closed with explanation	Yes
Referral	08/29/2013	Closed with explanation	Yes
Web	08/12/2013	Closed with non-monetary relief	Yes
Web	08/30/2013	Closed with non-monetary relief	Yes
Web	08/13/2013	Closed with non-monetary relief	Yes
Web	07/24/2013	Closed with explanation	Yes
Web	07/23/2013	Closed with non-monetary relief	Yes
Web	08/09/2013	Closed with explanation	Yes
Web	08/09/2013	Closed with explanation	Yes
Web	07/23/2013	Closed with explanation	Yes
Web	07/24/2013	Closed with explanation	Yes
Web	08/14/2013	Closed with explanation	Yes
Web	08/14/2013	Closed with explanation	Yes

Consumer Complaints

No	465502
No	465510
Yes	488673
No	482870
No	465515
No	463657
Yes	488646
No	484869
No	465522
No	488680
No	488685
Yes	491286
No	464367
Yes	476022
No	484886
Yes	484888
No	464383
No	464385
No	491428
No	489053

Consumer Complaints

08/07/2013	Credit card	
08/07/2013	Student loan	Non-federal student loan
08/07/2013	Debt collection	I do not know
07/24/2013	Bank account or service	Checking account
07/23/2013	Debt collection	Auto
07/23/2013	Bank account or service	Checking account
08/13/2013	Bank account or service	Checking account
07/24/2013	Credit card	
07/24/2013	Mortgage	Other mortgage
08/13/2013	Mortgage	Other mortgage
07/24/2013	Mortgage	FHA mortgage
08/13/2013	Debt collection	I do not know
08/07/2013	Mortgage	Other mortgage
08/13/2013	Bank account or service	Other bank product/service
08/13/2013	Credit reporting	
08/07/2013	Bank account or service	Checking account
08/07/2013	Mortgage	Conventional fixed mortgage
08/07/2013	Mortgage	Conventional fixed mortgage
08/07/2013	Bank account or service	Checking account
08/07/2013	Mortgage	FHA mortgage
07/24/2013	Credit card	

Consumer Complaints

Credit card protection / Debt protection

Repaying your loan

Repaying your loan

Cont'd attempts collect debt not owed

Debt is not mine

Account opening, closing, or management

Disclosure verification of debt

Not given enough info to verify debt

Problems caused by my funds being low

Account opening, closing, or management

Unsolicited issuance of credit card

Loan servicing, payments, escrow account

Loan servicing, payments, escrow account

Loan modification, collection, foreclosure

Disclosure verification of debt

Right to dispute notice not received

Loan modification, collection, foreclosure

Deposits and withdrawals

Incorrect information on credit report

Public record

Deposits and withdrawals

Loan modification, collection, foreclosure

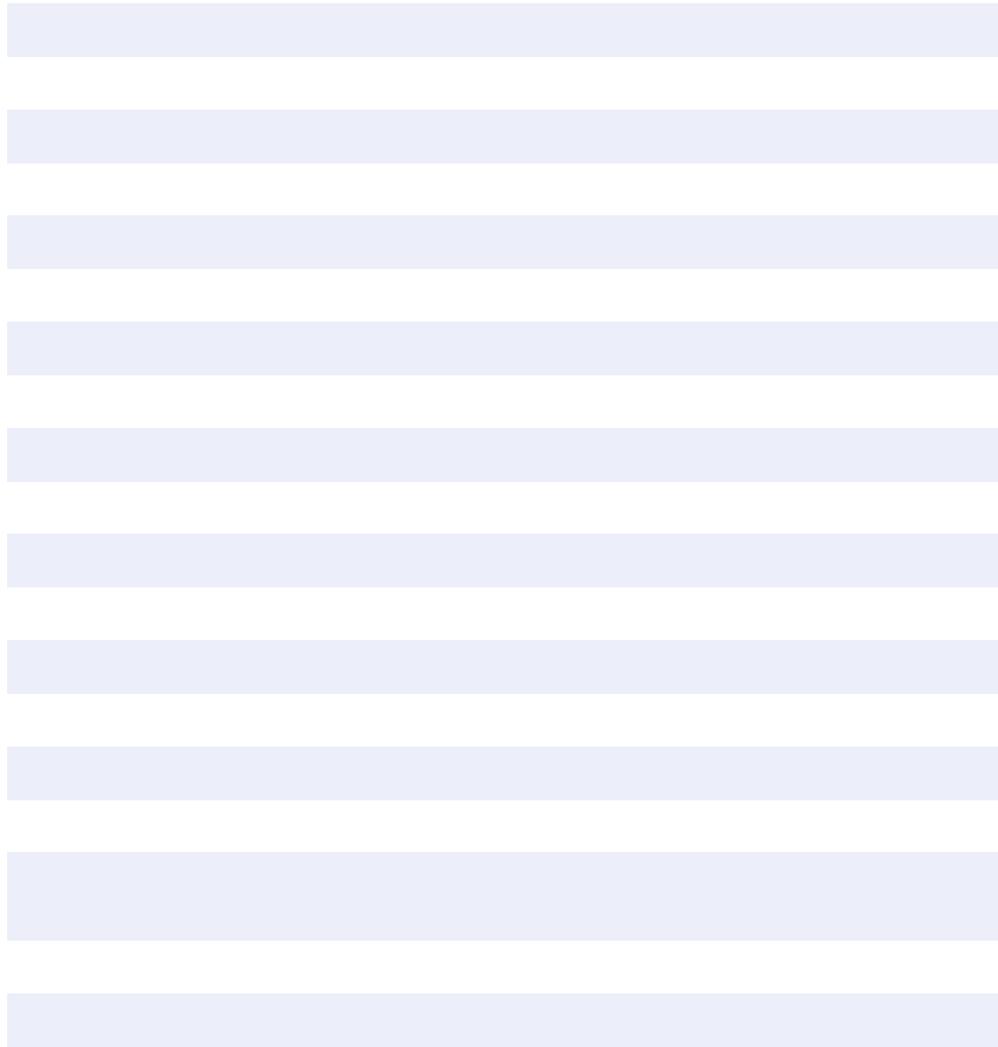
Loan modification, collection, foreclosure

Account opening, closing, or management

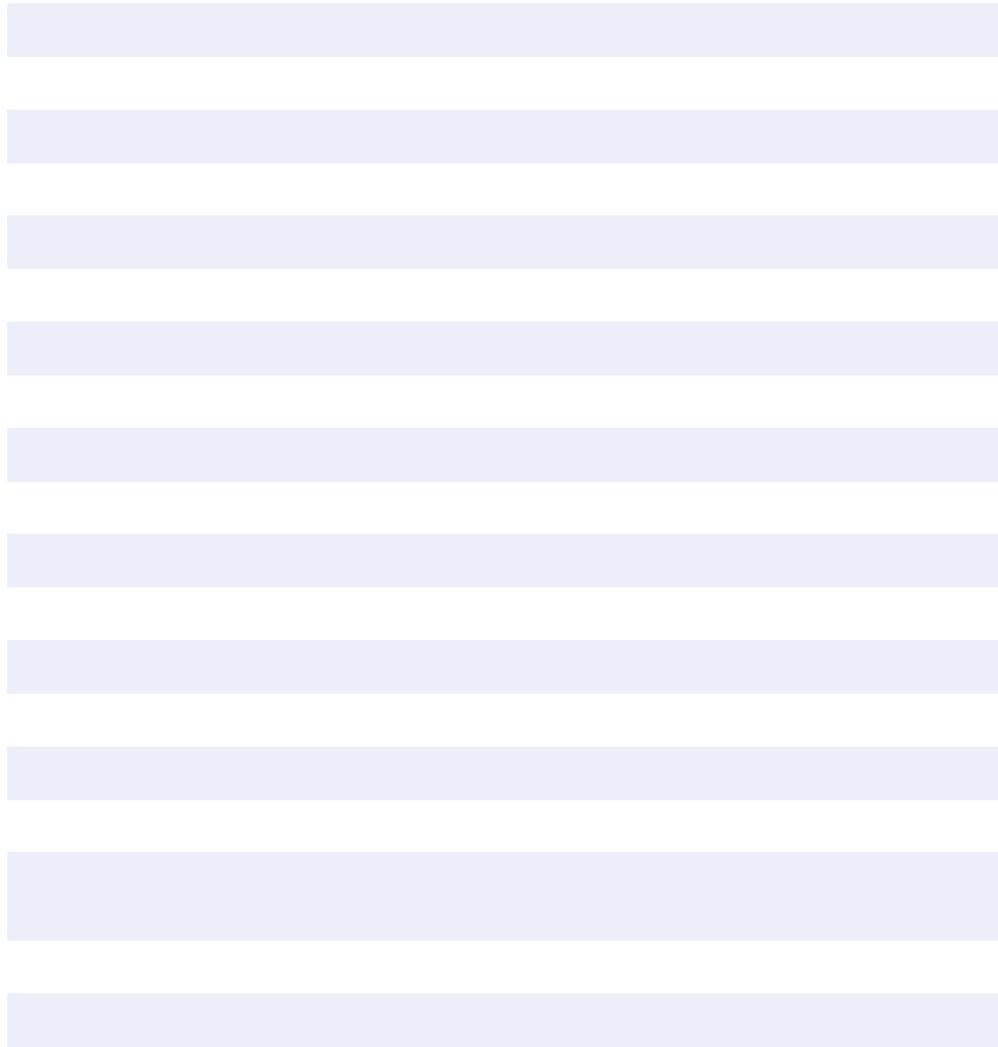
Loan servicing, payments, escrow account

Billing disputes

Consumer Complaints



Consumer Complaints



Consumer Complaints

JPMorgan Chase & Co.	WV	25840	Older American	N/A
Primary Financial Services L.L.C.	SC	29708		N/A
Commercial Recovery Systems	TX	77573	Older American	N/A
Bank of America	TX	78737	Older American	N/A
Retrieval-Masters Creditors Bureau, Inc.	NY	11206		N/A
Santander Bank US	MA	01545		N/A
Bank of America	CA	91206		N/A
Wells Fargo & Company	WA	98444		N/A
Ocwen	PA	15057		N/A
BMO Harris	AZ	85297		N/A
Bank of America	TN	38351		N/A
Franklin Collection Service, Inc.	AL	35068		N/A
Bank of America	VA	23236		N/A
Wells Fargo & Company	CA	94704		N/A
Experian	TN	37411		N/A
BB&T Financial	GA	30009		N/A
Ditech Financial LLC	VA	22408		N/A
Bank of America	RI	02864		N/A
Bank of America	FL	33472	Older American, Servicemember	N/A
Bank of America	GA	30337		N/A
Citibank	MN	55106		N/A

Consumer Complaints

Phone	08/09/2013	Closed with explanation	Yes
Web	08/08/2013	Closed with explanation	Yes
Web	08/07/2013	Closed	Yes
Web	07/26/2013	Closed with monetary relief	Yes
Phone	07/31/2013	Closed	Yes
Referral	07/25/2013	Closed	Yes
Web	08/14/2013	Closed with explanation	Yes
Referral	07/29/2013	Closed with explanation	Yes
Referral	07/29/2013	Closed with explanation	Yes
Referral	08/14/2013	Closed with explanation	Yes
Phone	07/26/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with explanation	Yes
Phone	08/09/2013	Closed with explanation	Yes
Fax	08/15/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with non-monetary relief	Yes
Phone	08/08/2013	Closed with explanation	Yes
Web	08/09/2013	Closed with explanation	Yes
Web	08/09/2013	Closed with explanation	Yes
Phone	08/12/2013	Closed with explanation	Yes
Web	08/09/2013	Closed with explanation	Yes
Postal mail	07/29/2013	Closed with explanation	Yes

Consumer Complaints

No	482883
Yes	482876
No	484838
No	465563
No	464406
No	465039
Yes	491296
No	466063
No	466089
No	491764
Yes	462649
No	491437
No	484896
No	489061
No	493243
Yes	482892
No	486603
No	484881
No	482894
No	484902
Yes	461373

Consumer Complaints

08/07/2013	Credit reporting	
07/24/2013	Mortgage	Conventional fixed mortgage
07/23/2013	Credit reporting	
08/07/2013	Mortgage	Conventional fixed mortgage
07/24/2013	Consumer Loan	Vehicle loan
08/07/2013	Mortgage	Conventional fixed mortgage
08/13/2013	Mortgage	Conventional fixed mortgage
08/07/2013	Debt collection	Mortgage
08/07/2013	Bank account or service	Checking account
08/13/2013	Mortgage	Other mortgage
08/07/2013	Mortgage	Other mortgage
08/07/2013	Credit card	
07/23/2013	Bank account or service	(CD) Certificate of deposit
08/07/2013	Mortgage	Other mortgage
08/07/2013	Bank account or service	Checking account
07/24/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/13/2013	Mortgage	Other mortgage
08/07/2013	Credit card	
08/07/2013	Bank account or service	Checking account
08/13/2013	Mortgage	Other mortgage
08/07/2013	Mortgage	Other mortgage
08/07/2013	Mortgage	Other mortgage

Consumer Complaints

Unable to get credit report/credit score	Problem getting my free annual report
Loan servicing, payments, escrow account	
Incorrect information on credit report	Account status
Loan servicing, payments, escrow account	
Managing the loan or lease	
Loan modification, collection, foreclosure	
Loan modification, collection, foreclosure	
Disclosure verification of debt	Not given enough info to verify debt
Account opening, closing, or management	
Loan modification, collection, foreclosure	
Loan modification, collection, foreclosure	
Billing statement	
Deposits and withdrawals	
Loan modification, collection, foreclosure	
Deposits and withdrawals	
Settlement process and costs	
Loan modification, collection, foreclosure	
Billing disputes	
Problems caused by my funds being low	
Loan servicing, payments, escrow account	
Loan servicing, payments, escrow account	
Loan modification, collection, foreclosure	

Consumer Complaints



Consumer Complaints



Consumer Complaints

Equifax	PA	16226	Older American	N/A
Wells Fargo & Company	NY	11770		N/A
Equifax	GA	30349		N/A
Bank of America	CT	06108		N/A
Capital One	NY	14612		N/A
Bank of America	GA	30039		N/A
Ocwen	MI	48906		N/A
Ocwen	MI	49512		N/A
Wells Fargo & Company	TX	78681		N/A
Bank of America	CA	91724		N/A
Wells Fargo & Company	UT	84118		N/A
U.S. Bancorp	CA	94566		N/A
Citibank	AZ	85226		N/A
JPMorgan Chase & Co.	NJ	08110		N/A
JPMorgan Chase & Co.	AZ	85607		N/A
Bank of America	NC	28226	Older American	N/A
Citibank	MD	21795		N/A
Citibank	TX	78155		N/A
BB&T Financial	GA	30736		N/A
JPMorgan Chase & Co.	FL	33309		N/A
Fifth Third Financial Corporation	FL	33966		N/A
Bank of America	GA	30041		N/A

Consumer Complaints

Web	08/07/2013	Closed with explanation	Yes
Web	07/26/2013	Closed with explanation	Yes
Web	07/23/2013	Closed with non-monetary relief	Yes
Web	08/09/2013	Closed with non-monetary relief	Yes
Phone	07/26/2013	Closed with explanation	Yes
Phone	08/26/2013	Closed with explanation	Yes
Web	08/14/2013	Closed with explanation	Yes
Web	08/09/2013	Closed with explanation	Yes
Postal mail	08/08/2013	Closed with explanation	Yes
Referral	08/14/2013	Closed with explanation	Yes
Referral	08/09/2013	Closed with explanation	Yes
Referral	08/08/2013	Closed with monetary relief	Yes
Phone	07/24/2013	Closed with explanation	Yes
Referral	08/09/2013	Closed with explanation	Yes
Referral	08/08/2013	Closed with explanation	Yes
Web	07/26/2013	Closed with explanation	Yes
Referral	08/16/2013	Closed with explanation	Yes
Referral	08/08/2013	Closed with explanation	Yes
Referral	08/08/2013	Closed with explanation	Yes
Referral	08/14/2013	Closed with explanation	Yes
Referral	08/09/2013	Closed with explanation	Yes
Referral	08/09/2013	Closed with explanation	Yes

Consumer Complaints

Yes	482868
No	465600
Yes	464453
No	484907
No	465616
No	501167
Yes	489072
No	484911
No	482786
No	491465
No	484914
Yes	482900
Yes	463240
No	484920
Yes	482902
No	465649
No	493245
Yes	482904
Yes	482906
No	491475
No	484931
Yes	482909

Consumer Complaints

07/23/2013	Mortgage	Home equity loan or line of credit
08/07/2013	Consumer Loan	Vehicle loan
08/07/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/13/2013	Bank account or service	Checking account
08/07/2013	Credit reporting	
08/07/2013	Consumer Loan	Vehicle loan
08/13/2013	Bank account or service	(CD) Certificate of deposit
08/13/2013	Credit reporting	
08/13/2013	Mortgage	Conventional fixed mortgage
08/13/2013	Mortgage	Other mortgage
07/24/2013	Mortgage	Conventional fixed mortgage
07/23/2013	Mortgage	Conventional fixed mortgage
08/13/2013	Credit reporting	
08/13/2013	Bank account or service	Checking account
08/13/2013	Bank account or service	Other bank product/service
07/23/2013	Debt collection	I do not know
07/24/2013	Mortgage	FHA mortgage
08/07/2013	Mortgage	Other mortgage
07/24/2013	Mortgage	Conventional fixed mortgage
08/07/2013	Mortgage	Conventional adjustable mortgage (ARM)
07/24/2013	Bank account or service	Checking account

Consumer Complaints

Loan modification,collection,foreclosure

Managing the loan or lease

Cont'd attempts collect debt not owed

Debt is not mine

Deposits and withdrawals

Incorrect information on credit report

Account status

Managing the loan or lease

Account opening, closing, or management

Unable to get credit report/credit score

Problem getting report or credit score

Loan servicing, payments, escrow account

Credit reporting company's investigation

Problem with statement of dispute

Problems caused by my funds being low

Making/receiving payments, sending money

Disclosure verification of debt

Not given enough info to verify debt

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Settlement process and costs

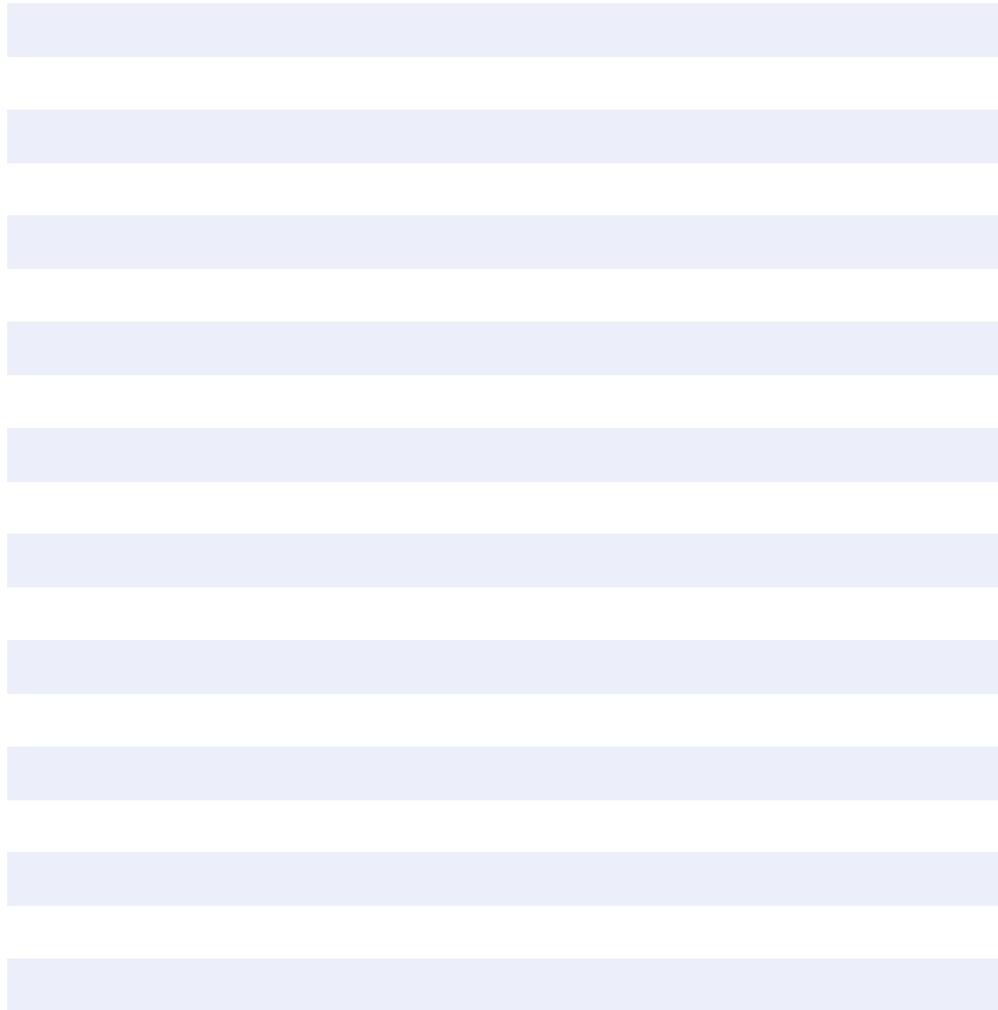
Settlement process and costs

Deposits and withdrawals

Consumer Complaints



Consumer Complaints



Consumer Complaints

BBVA Compass	FL	32233	Servicemember	N/A
Santander Consumer USA Holdings Inc	CA	90746		N/A
ERC	MO	63119	Older American	N/A
PNC Bank N.A.	PA	19460	Servicemember	N/A
Experian	NJ	07724		N/A
Westlake Services, LLC	TX	75070		N/A
BMO Harris	WI	53225		N/A
TransUnion Intermediate Holdings, Inc.	NY	10989		N/A
Capital One	LA	70816		N/A
BMO Harris	IL	60041		N/A
Bank of America	NY	11101		N/A
BMO Harris	WI	54971		N/A
Experian	OH	43055		N/A
BBVA Compass	TX	78748		N/A
FirstMerit Bank	MI	48446		N/A
Portfolio Recovery Associates, Inc.			Servicemember	N/A
Wells Fargo & Company	NC	27360		N/A
Wells Fargo & Company	CA	94503		N/A
U.S. Bancorp	IL	61920		N/A
JPMorgan Chase & Co.	NY	11201		N/A
Bank of America	MO	63130		N/A

Consumer Complaints

Web	07/24/2013	Closed with monetary relief	Yes
Web	08/08/2013	Closed with explanation	Yes
Phone	09/30/2013	Closed with non-monetary relief	Yes
Phone	08/15/2013	Closed with explanation	Yes
Web	08/07/2013	Closed with explanation	Yes
Web	08/08/2013	Closed with explanation	Yes
Postal mail	08/15/2013	Closed with explanation	Yes
Web	08/15/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with explanation	Yes
Postal mail	08/15/2013	Closed with explanation	Yes
Web	07/25/2013	Closed with explanation	Yes
Phone	07/24/2013	Closed with explanation	Yes
Referral	08/13/2013	Closed with non-monetary relief	Yes
Web	08/15/2013	Closed with explanation	Yes
Phone	08/15/2013	Closed with explanation	No
Phone	07/31/2013	Closed with non-monetary relief	Yes
Web	07/25/2013	Closed with explanation	Yes
Web	08/07/2013	Closed with explanation	Yes
Web	07/25/2013	Closed with non-monetary relief	Yes
Web	08/07/2013	Closed with explanation	Yes
Web	07/26/2013	Closed with monetary relief	Yes

Consumer Complaints

No	464531
No	482914
No	484878
No	489099
No	487131
Yes	484782
No	489109
No	488991
No	491498
No	489105
No	469486
No	464578
No	491382
Yes	489119
No	489122
No	464529
No	465735
Yes	482927
No	465740
Yes	496684
No	465746

Consumer Complaints

08/07/2013	Mortgage	Home equity loan or line of credit
08/07/2013	Debt collection	Other (i.e. phone, health club, etc.)
07/23/2013	Bank account or service	Checking account
07/24/2013	Credit card	
08/07/2013	Mortgage	FHA mortgage
08/13/2013	Mortgage	Home equity loan or line of credit
07/23/2013	Bank account or service	Checking account
08/07/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/07/2013	Bank account or service	Checking account
08/13/2013	Mortgage	Conventional fixed mortgage
07/23/2013	Credit reporting	
08/13/2013	Debt collection	Credit card
08/07/2013	Mortgage	Conventional fixed mortgage
08/07/2013	Credit card	
08/13/2013	Credit reporting	
08/13/2013	Mortgage	Conventional fixed mortgage
07/24/2013	Mortgage	Reverse mortgage
07/24/2013	Mortgage	Conventional fixed mortgage
08/13/2013	Credit card	
08/07/2013	Student loan	Non-federal student loan
08/13/2013	Credit card	

Consumer Complaints

Loan modification,collection,foreclosure

False statements or representation Indicated committed crime not paying

Account opening, closing, or management

Unsolicited issuance of credit card

Loan modification,collection,foreclosure

Loan servicing, payments, escrow account

Account opening, closing, or management

Loan modification,collection,foreclosure

Making/receiving payments, sending money

Loan modification,collection,foreclosure

Credit reporting company's investigation Investigation took too long

Cont'd attempts collect debt not owed Debt was discharged in bankruptcy

Loan servicing, payments, escrow account

APR or interest rate

Incorrect information on credit report Account status

Loan modification,collection,foreclosure

Loan servicing, payments, escrow account

Loan modification,collection,foreclosure

Billing disputes

Repaying your loan Repaying your loan

Other

Consumer Complaints



Consumer Complaints



Consumer Complaints

Wells Fargo & Company	NY	10307		N/A
Hyperion Recovery LLC	MD	20879		N/A
PNC Bank N.A.	PA	18466		N/A
Amex	TN	38016		N/A
JPMorgan Chase & Co.	TX	78641		N/A
HSBC North America Holdings Inc.	PA	17324		N/A
M&T Bank Corporation	NY	14609		N/A
Wells Fargo & Company	WA	98065		N/A
Regions Financial Corporation	TN	38122	Older American	N/A
Ocwen	FL	10981		N/A
Equifax	KS	66210		N/A
Bank of America	CA	91978		N/A
Bank of America	FL	33881	Older American	N/A
Citibank	MO	63316		N/A
Equifax	WA	98109		N/A
JPMorgan Chase & Co.	MO	63129		N/A
Wells Fargo & Company	MO	63105		N/A
Ditech Financial LLC	TX	76053		N/A
Discover	MI	48223		N/A
Navient Solutions, Inc.	DE	19801		N/A
JPMorgan Chase & Co.	CA	91978		N/A

Consumer Complaints

Web	08/07/2013	Closed with explanation	Yes
Web	10/24/2013	Closed with monetary relief	Yes
Web	07/24/2013	Closed with monetary relief	Yes
Web	07/24/2013	Closed with explanation	Yes
Phone	08/07/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with explanation	Yes
Phone	07/24/2013	Closed	Yes
Web	08/07/2013	Closed with explanation	Yes
Phone	08/08/2013	Closed	Yes
Web	08/13/2013	Closed with explanation	Yes
Web	07/23/2013	Closed with non-monetary relief	Yes
Web	08/13/2013	Closed with explanation	Yes
Web	08/07/2013	Closed with explanation	Yes
Phone	08/08/2013	Closed with explanation	Yes
Postal mail	09/03/2013	Closed with explanation	Yes
Web	08/14/2013	Closed with explanation	Yes
Web	07/25/2013	Closed with explanation	Yes
Web	07/25/2013	Closed with explanation	Yes
Phone	08/15/2013	Closed with explanation	Yes
Web	08/08/2013	Closed with non-monetary relief	Yes
Web	08/13/2013	Closed with explanation	Yes

Consumer Complaints

No	484956
No	484953
No	464613
No	465756
Yes	496685
No	491525
Yes	474854
Yes	499228
Yes	482934
No	491538
No	475665
No	489138
Yes	482935
Yes	482936
No	490915
Yes	491547
Yes	465790
No	465793
Yes	491186
Yes	482938
No	491541

Consumer Complaints

07/23/2013	Mortgage	Conventional fixed mortgage
08/07/2013	Mortgage	Conventional fixed mortgage
07/24/2013	Debt collection	Auto
08/13/2013	Bank account or service	Checking account
08/07/2013	Debt collection	Auto
08/07/2013	Bank account or service	Checking account
07/23/2013	Mortgage	Conventional fixed mortgage
08/07/2013	Mortgage	Other mortgage
07/24/2013	Debt collection	Mortgage
07/24/2013	Bank account or service	Checking account
07/24/2013	Mortgage	Other mortgage
07/24/2013	Mortgage	Other mortgage
08/07/2013	Credit reporting	
08/13/2013	Mortgage	Conventional fixed mortgage
07/24/2013	Mortgage	Other mortgage
07/23/2013	Mortgage	Conventional fixed mortgage
07/23/2013	Mortgage	Other mortgage
07/23/2013	Mortgage	Other mortgage
07/24/2013	Mortgage	Other mortgage
07/23/2013	Mortgage	Conventional fixed mortgage

Consumer Complaints

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Improper contact or sharing of info

Talked to a third party about my debt

Deposits and withdrawals

Cont'd attempts collect debt not owed

Debt is not mine

Deposits and withdrawals

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Cont'd attempts collect debt not owed

Debt was paid

Account opening, closing, or management

Loan modification,collection,foreclosure

Loan servicing, payments, escrow account

Unable to get credit report/credit score

Problem getting report or credit score

Settlement process and costs

Loan modification,collection,foreclosure

Application, originator, mortgage broker

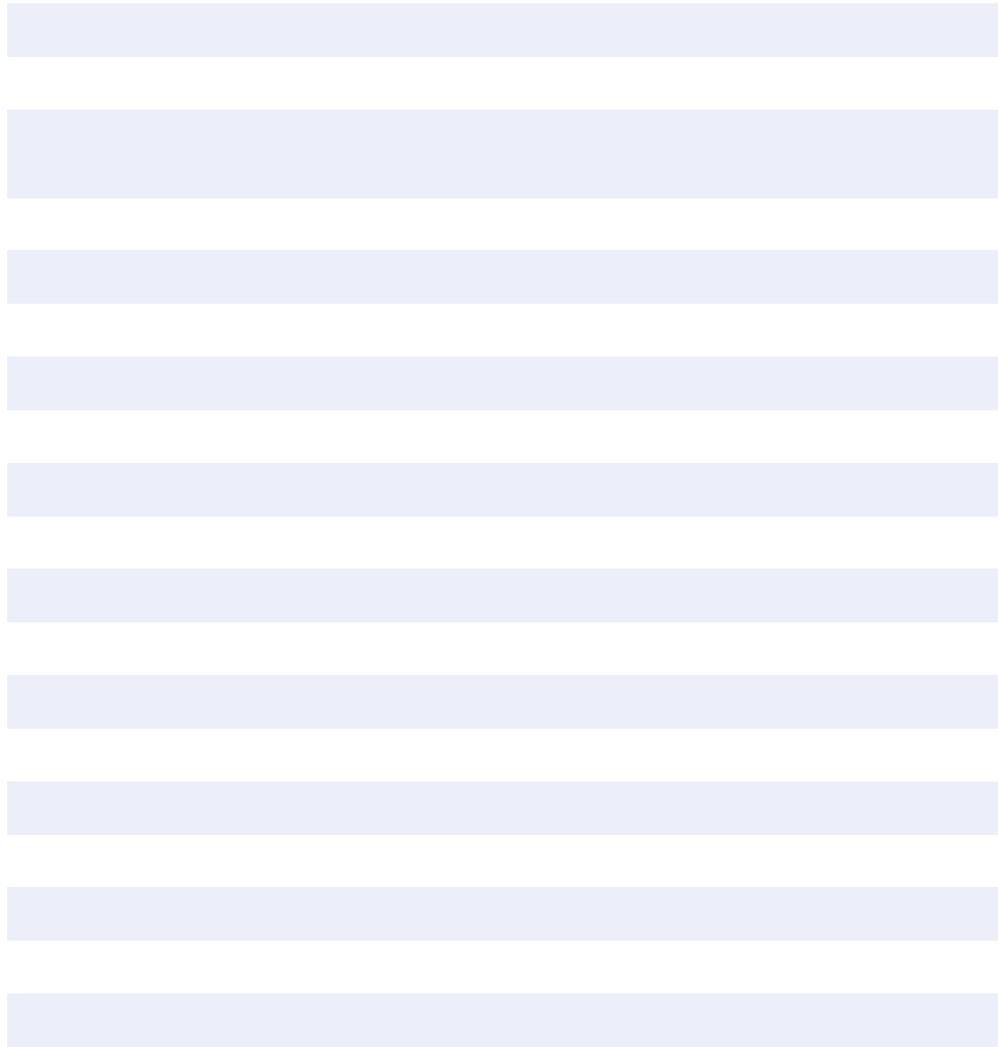
Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

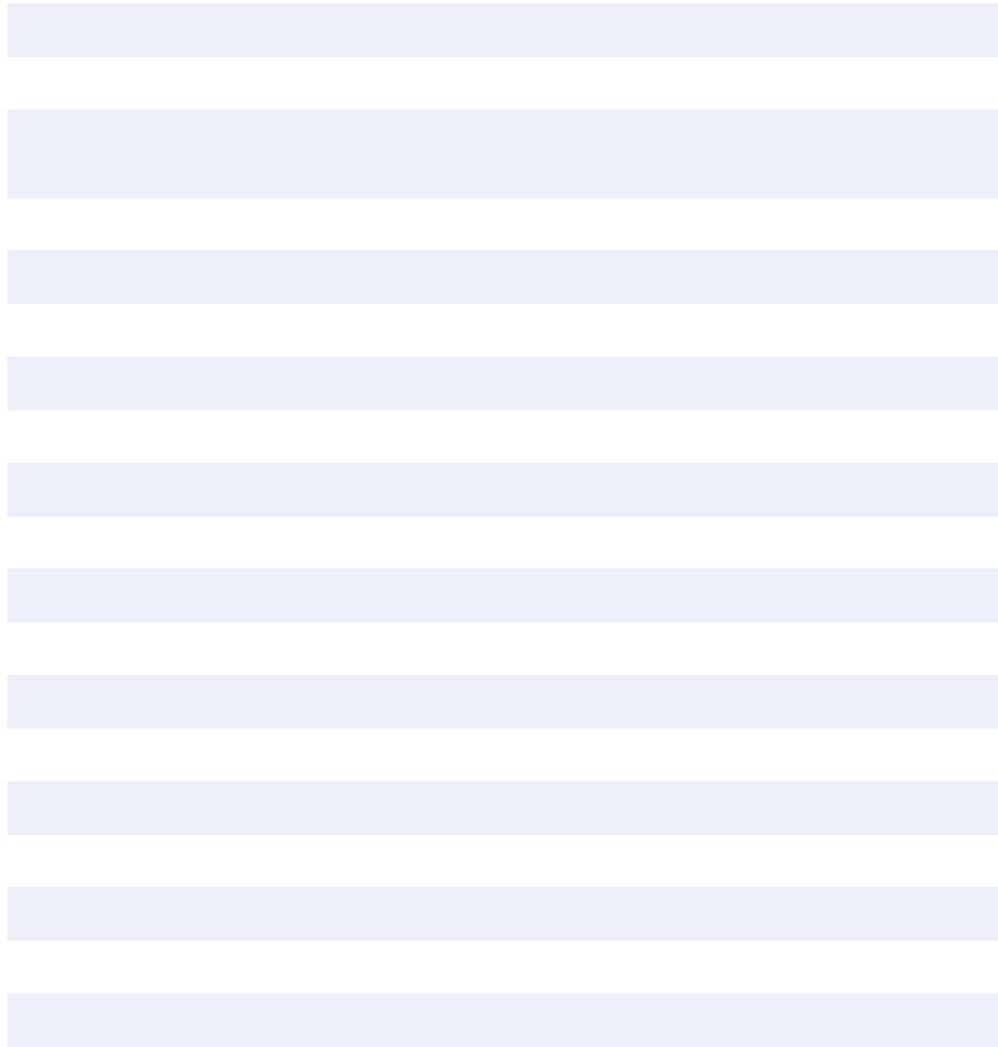
Loan servicing, payments, escrow account

Loan modification,collection,foreclosure

Consumer Complaints



Consumer Complaints



Consumer Complaints

Selene Finance	CA	90008		N/A
Citibank	OH	45223		N/A
Santander Consumer USA Holdings Inc	VA	22204		N/A
Bank of America	FL	34992	Older American, Servicemember	N/A
Nations Recovery Center	ID	46619	Older American	N/A
Fifth Third Financial Corporation	IL	60655		N/A
JPMorgan Chase & Co.	TX	78101		N/A
Residential Credit Solutions	OR	97216		N/A
U.S. Bancorp	CO	81413	Older American	N/A
JPMorgan Chase & Co.	NJ	07073		N/A
Wells Fargo & Company	CA	94534		N/A
Wells Fargo & Company	WA	98026		N/A
Equifax				N/A
JPMorgan Chase & Co.	PA	19363		N/A
Nationstar Mortgage	CA	93422		N/A
Wells Fargo & Company	FL	33437		N/A
Wells Fargo & Company	CA	90706		N/A
Wells Fargo & Company	FL	33173		N/A
Bank of America	CA	95316		N/A
Wells Fargo & Company	AZ	85122		N/A

Consumer Complaints

Web	07/24/2013	Closed with explanation	Yes
Phone	08/09/2013	Closed with explanation	Yes
Web	07/24/2013	Closed with explanation	Yes
Phone	08/13/2013	Closed with non-monetary relief	Yes
Phone	08/23/2013	Closed with explanation	Yes
Referral	08/08/2013	Closed with monetary relief	Yes
Phone	07/24/2013	Closed with explanation	Yes
Referral	08/09/2013	Closed with explanation	Yes
Web	07/24/2013	Closed with explanation	Yes
Referral	07/29/2013	Closed with explanation	Yes
Referral	07/26/2013	Closed with explanation	Yes
Referral	07/26/2013	Closed with explanation	Yes
Phone	12/19/2013	Closed with non-monetary relief	Yes
Phone	08/19/2013	Closed with explanation	Yes
Referral	08/05/2013	Closed with explanation	Yes
Web	07/24/2013	Closed with explanation	Yes
Referral	07/25/2013	Closed with explanation	Yes
Referral	07/25/2013	Closed with explanation	Yes
Referral	07/29/2013	Closed with explanation	Yes
Web	07/25/2013	Closed with explanation	Yes

Consumer Complaints

No	464663
No	484966
Yes	465808
Yes	491553
No	484942
No	482986
No	464468
No	482983
No	465831
Yes	465832
Yes	465834
Yes	479452
No	482947
No	491572
Yes	466291
No	464698
Yes	455806
No	475076
No	465843
Yes	464705

Consumer Complaints

08/07/2013	Credit card	
07/24/2013	Mortgage	Other mortgage
07/24/2013	Mortgage	Other mortgage
07/23/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/07/2013	Credit card	
07/25/2013	Bank account or service	(CD) Certificate of deposit
07/24/2013	Mortgage	Other mortgage
07/24/2013	Mortgage	Other mortgage
08/07/2013	Debt collection	I do not know
07/24/2013	Credit card	
07/24/2013	Mortgage	Other mortgage
07/24/2013	Bank account or service	Checking account
08/07/2013	Debt collection	I do not know
07/24/2013	Bank account or service	Checking account
08/07/2013	Bank account or service	Other bank product/service
08/07/2013	Bank account or service	Checking account
08/07/2013	Mortgage	Conventional fixed mortgage
07/24/2013	Debt collection	Mortgage
07/24/2013	Credit reporting	
07/24/2013	Credit card	
07/24/2013	Debt collection	Credit card
07/24/2013	Credit reporting	

Consumer Complaints

Credit card protection / Debt protection

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Disclosure verification of debt

Not given enough info to verify debt

Closing/Cancelling account

Deposits and withdrawals

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Communication tactics

Frequent or repeated calls

Billing disputes

Application, originator, mortgage broker

Account opening, closing, or management

Cont'd attempts collect debt not owed

Debt is not mine

Account opening, closing, or management

Account opening, closing, or management

Account opening, closing, or management

Loan modification, collection, foreclosure

Communication tactics

Used obscene/profane/abusive language

Incorrect information on credit report

Account status

Identity theft / Fraud / Embezzlement

False statements or representation

Attempted to collect wrong amount

Credit reporting company's investigation

Problem with statement of dispute

Consumer Complaints



Consumer Complaints



Consumer Complaints

Capital One	CA	91360		N/A
Nationstar Mortgage	CA	92804		N/A
Nationstar Mortgage	CA	91024		N/A
Southwest Recovery Services, Inc.	TX	75243		N/A
Citibank	TX	75137	Older American	N/A
Bank of America	MA	02472		N/A
Citizens Financial Group, Inc.	NY	12144		N/A
Nationstar Mortgage	AZ	85209		N/A
Portfolio Recovery Associates, Inc.	CA	92120		N/A
Wells Fargo & Company	OH	44107		N/A
Citibank	NY	10010		N/A
The Huntington National Bank	OH	43223		N/A
Synchrony Financial	AL	36695		N/A
Union Bank	CA	92333		N/A
Wells Fargo & Company	CA	94901		N/A
Capital One	TX	78245		N/A
Bank of America	WA	98118		N/A
Ditech Financial LLC	SC	29485	Servicemember	N/A
TransUnion Intermediate Holdings, Inc.	IL	60441		N/A
Citibank	CA	92804		N/A
U.S. Bancorp	CA	91423		N/A
TransUnion Intermediate Holdings, Inc.	TX	77085		N/A

Consumer Complaints

Web	08/07/2013	Closed with monetary relief	Yes
Referral	07/26/2013	Closed with explanation	Yes
Referral	07/26/2013	Closed with explanation	Yes
Web	08/12/2013	Closed with explanation	Yes
Web	08/08/2013	Closed with monetary relief	Yes
Web	07/26/2013	Closed with explanation	Yes
Referral	07/26/2013	Closed with non-monetary relief	Yes
Referral	07/26/2013	Closed with explanation	Yes
Phone	08/12/2013	Closed with non-monetary relief	Yes
Referral	07/26/2013	Closed with monetary relief	Yes
Referral	07/26/2013	Closed with monetary relief	Yes
Referral	07/26/2013	Closed with explanation	Yes
Phone	08/12/2013	Closed with explanation	Yes
Referral	07/26/2013	Closed with explanation	Yes
Referral	08/09/2013	Closed with explanation	Yes
Referral	08/08/2013	Closed with explanation	Yes
Web	08/09/2013	Closed with non-monetary relief	Yes
Web	07/23/2013	Closed with explanation	Yes
Web	07/24/2013	Closed with non-monetary relief	Yes
Web	07/25/2013	Closed with monetary relief	Yes
Web	07/23/2013	Closed with explanation	Yes
Web	07/23/2013	Closed with explanation	Yes

Consumer Complaints

No	499033
No	465849
No	471477
Yes	475544
No	484233
No	465962
Yes	475990
No	466674
No	484976
No	465857
No	465859
No	465862
Yes	484977
No	465868
No	483016
Yes	483006
No	484975
No	480358
No	465895
No	464764
Yes	464720
No	463555

Consumer Complaints

08/13/2013	Debt collection	I do not know
07/25/2013	Mortgage	Conventional adjustable mortgage (ARM)
07/24/2013	Bank account or service	Checking account
08/13/2013	Bank account or service	(CD) Certificate of deposit
07/25/2013	Debt collection	Auto
07/24/2013	Debt collection	I do not know
07/24/2013	Credit reporting	
08/13/2013	Debt collection	Credit card
07/25/2013	Bank account or service	Checking account
07/24/2013	Credit reporting	
07/24/2013	Credit reporting	
07/24/2013	Consumer Loan	Installment loan
07/24/2013	Bank account or service	Checking account
08/07/2013	Mortgage	Other mortgage
07/24/2013	Debt collection	Credit card
07/25/2013	Student loan	Non-federal student loan
07/25/2013	Mortgage	Home equity loan or line of credit
07/25/2013	Mortgage	Conventional fixed mortgage
07/24/2013	Mortgage	Conventional adjustable mortgage (ARM)
07/24/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/07/2013	Mortgage	Other mortgage

Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Loan servicing, payments, escrow account	
Account opening, closing, or management	
Account opening, closing, or management	
Improper contact or sharing of info	Talked to a third party about my debt
Cont'd attempts collect debt not owed	Debt is not mine
Incorrect information on credit report	Information is not mine
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Account opening, closing, or management	
Incorrect information on credit report	Account status
Incorrect information on credit report	Personal information
Managing the loan or lease	
Problems caused by my funds being low	
Loan modification, collection, foreclosure	
Disclosure verification of debt	Not given enough info to verify debt
Problems when you are unable to pay	Problems when you are unable to pay
Loan servicing, payments, escrow account	
Loan servicing, payments, escrow account	
Loan modification, collection, foreclosure	
Loan servicing, payments, escrow account	
Loan modification, collection, foreclosure	

Consumer Complaints



Consumer Complaints



Consumer Complaints

Citibank	TN	37411		N/A
Bank of America	CA	94116		N/A
Wells Fargo & Company	GA	31210		N/A
Wells Fargo & Company	NY	10471	Older American	N/A
Westlake Services, LLC	TN	38106		N/A
Credit Systems International, Inc.	TX	79912		N/A
Experian	NY	10021		N/A
Discover	CA	90026		N/A
Wells Fargo & Company	TN	38125		N/A
TransUnion Intermediate Holdings, Inc.	CA	92610		N/A
Experian	FL	32314		N/A
Santander Consumer USA Holdings Inc	NE	68123		N/A
JPMorgan Chase & Co.	TX	77065		N/A
JPMorgan Chase & Co.	MI	49057		N/A
Synchrony Financial	NE	68132		N/A
SIMM Associates, Inc.	PA	15237		N/A
CIT Bank National Association	GA	30342		N/A
Ditech Financial LLC	IL	60045		N/A
CIT Bank National Association	FL	33403		N/A
Ditech Financial LLC	NC	27040		N/A
Caliber Home Loans, Inc	NJ	07652		N/A

Consumer Complaints

Web	08/13/2013	Closed with explanation	Yes
Web	07/25/2013	Closed with explanation	Yes
Referral	07/25/2013	Closed with explanation	Yes
Phone	08/15/2013	Closed with explanation	Yes
Web	07/24/2013	Closed with explanation	Yes
Web	07/31/2013	Closed with explanation	Yes
Web	07/26/2013	Closed with explanation	Yes
Phone	08/21/2013	Closed with explanation	Yes
Web	07/26/2013	Closed with non-monetary relief	Yes
Web	07/24/2013	Closed with explanation	Yes
Web	07/24/2013	Closed with non-monetary relief	Yes
Web	07/24/2013	Closed with explanation	Yes
Web	07/24/2013	Closed with explanation	Yes
Web	08/09/2013	Closed with explanation	Yes
Web	07/24/2013	Closed with monetary relief	Yes
Web	07/26/2013	Closed with explanation	Yes
Web	07/25/2013	Closed with explanation	Yes
Web	07/25/2013	Closed with explanation	Yes
Web	07/24/2013	Closed with non-monetary relief	Yes
Web	07/25/2013	Closed with explanation	Yes
Referral	08/09/2013	Closed with explanation	Yes

Consumer Complaints

No	491439
Yes	465918
No	464973
No	489177
Yes	465921
No	464792
Yes	464793
No	489163
Yes	475005
No	464799
Yes	464800
Yes	462896
No	464803
Yes	484962
No	464811
Yes	475198
No	465934
No	465935
No	475499
No	464813
No	482903

Consumer Complaints

08/07/2013	Mortgage	FHA mortgage
08/13/2013	Credit reporting	
07/25/2013	Credit reporting	
07/25/2013	Student loan	Non-federal student loan
07/25/2013	Mortgage	Conventional fixed mortgage
08/13/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/07/2013	Credit card	
08/13/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/07/2013	Mortgage	Conventional fixed mortgage
07/25/2013	Student loan	Non-federal student loan
08/07/2013	Bank account or service	Checking account
07/24/2013	Credit reporting	
07/24/2013	Bank account or service	Checking account
07/25/2013	Credit card	
07/24/2013	Mortgage	Other mortgage
08/13/2013	Bank account or service	Checking account
08/13/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/01/2013	Credit card	
07/25/2013	Credit reporting	
07/24/2013	Credit card	
07/24/2013	Bank account or service	Checking account

Consumer Complaints

Settlement process and costs

Incorrect information on credit report

Account status

Incorrect information on credit report

Account status

Repaying your loan

Repaying your loan

Loan servicing, payments, escrow account

Cont'd attempts collect debt not owed

Debt is not mine

Closing/Cancelling account

Communication tactics

Frequent or repeated calls

Application, originator, mortgage broker

Problems when you are unable to pay

Problems when you are unable to pay

Deposits and withdrawals

Incorrect information on credit report

Information is not mine

Account opening, closing, or management

Other

Loan modification, collection, foreclosure

Deposits and withdrawals

Loan modification, collection, foreclosure

Billing disputes

Incorrect information on credit report

Account status

Transaction issue

Problems caused by my funds being low

Consumer Complaints



Consumer Complaints



Consumer Complaints

Wells Fargo & Company	AL	35662	Servicemember	N/A
TransUnion Intermediate Holdings, Inc.	MI	45226		N/A
Experian	NJ	07044		N/A
Sallie Mae	MD	20772		N/A
Ditech Financial LLC	RI	02919	Older American	N/A
North Shore Agency, LLC	PA	16101	Older American	N/A
Capital One	PA	18324	Older American	N/A
CashCall, Inc.	OH	43615		N/A
HSBC North America Holdings Inc.	NY	10027		N/A
Navient Solutions, Inc.	AR	72034		N/A
Bank of America	NC	27106		N/A
Equifax	GA	30324		N/A
PNC Bank N.A.	PA	15201		N/A
Citibank	AL	36116	Servicemember	N/A
Select Portfolio Servicing, Inc	CA	95746		N/A
Wells Fargo & Company	PA	19103		N/A
Ocwen	CA	92311		N/A
Citibank	NE	68164		N/A
Equifax	FL	33065		N/A
JPMorgan Chase & Co.	NY	10001		N/A
TD Bank US Holding Company	PA	19134		N/A

Consumer Complaints

Web	08/09/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with explanation	Yes
Web	08/05/2013	Closed with explanation	Yes
Web	07/25/2013	Closed with non-monetary relief	Yes
Web	07/25/2013	Closed with explanation	Yes
Phone	09/11/2013	Closed with explanation	Yes
Phone	08/08/2013	Closed with monetary relief	Yes
Phone	08/30/2013	Closed with explanation	Yes
Web	08/09/2013	Closed with explanation	Yes
Web	07/25/2013	Closed with explanation	Yes
Referral	08/09/2013	Closed with monetary relief	Yes
Web	07/31/2013	Closed with explanation	Yes
Referral	07/25/2013	Closed with monetary relief	Yes
Web	07/24/2013	Closed with explanation	Yes
Postal mail	07/25/2013	Closed with explanation	Yes
Phone	08/14/2013	Closed with explanation	Yes
Web	08/14/2013	Closed with explanation	Yes
Postal mail	08/05/2013	Closed with explanation	Yes
Web	07/25/2013	Closed with non-monetary relief	Yes
Referral	07/25/2013	Closed with non-monetary relief	Yes
Referral	07/25/2013	Closed with explanation	Yes

Consumer Complaints

No	484994
No	491368
No	469938
No	465943
No	465944
Yes	489185
No	484201
No	491634
Yes	484933
No	465952
No	483044
No	461581
No	475395
Yes	465957
No	464836
No	491670
No	491671
No	480574
No	465970
No	464987
No	464992

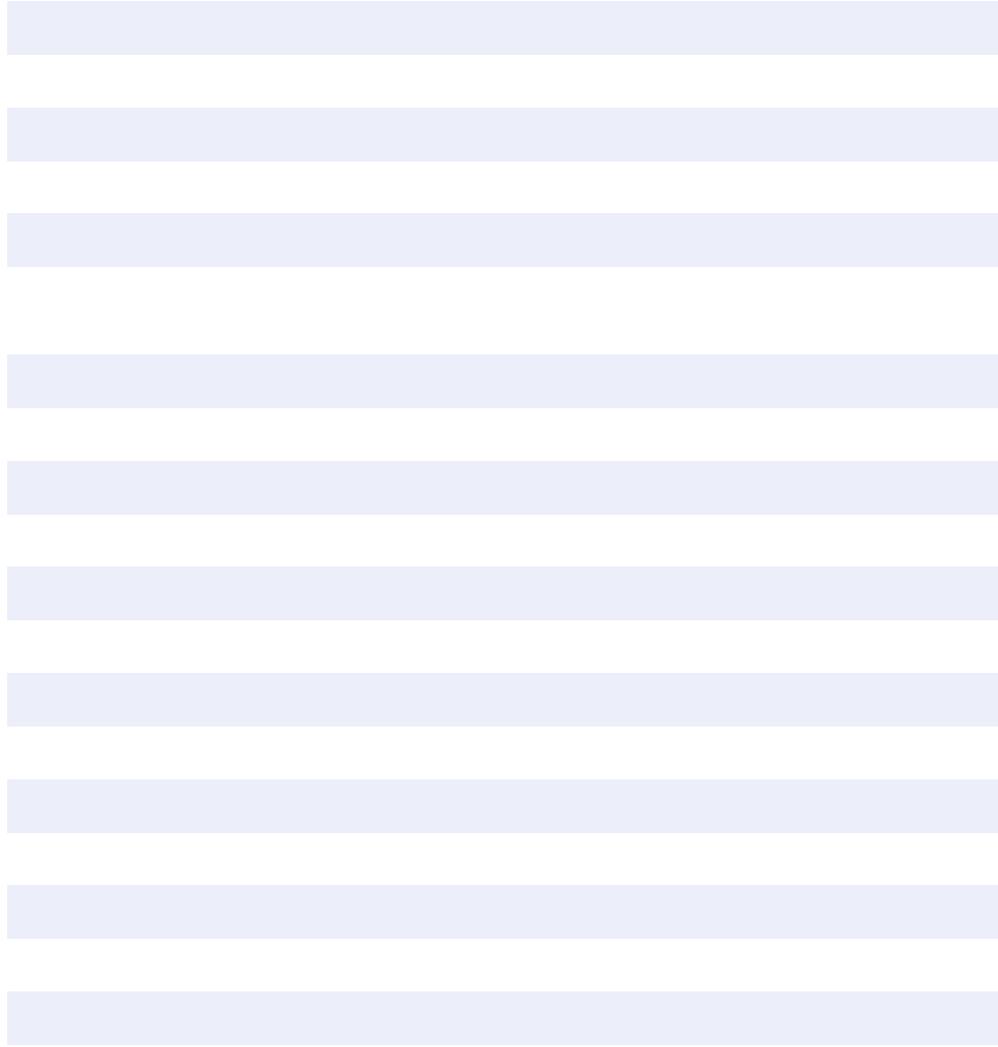
Consumer Complaints

07/25/2013	Debt collection	Credit card
07/25/2013	Credit reporting	
07/25/2013	Credit reporting	
08/07/2013	Mortgage	Conventional adjustable mortgage (ARM)
07/24/2013	Mortgage	Conventional fixed mortgage
08/07/2013	Debt collection	I do not know
08/07/2013	Bank account or service	Savings account
08/13/2013	Bank account or service	Checking account
07/24/2013	Mortgage	Other mortgage
07/25/2013	Mortgage	Other mortgage
07/25/2013	Mortgage	Other mortgage
07/24/2013	Mortgage	Other mortgage
08/13/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/07/2013	Credit card	
07/25/2013	Mortgage	FHA mortgage
07/24/2013	Mortgage	Other mortgage
08/07/2013	Mortgage	Other mortgage
07/24/2013	Credit card	
08/13/2013	Mortgage	Home equity loan or line of credit
07/25/2013	Credit reporting	

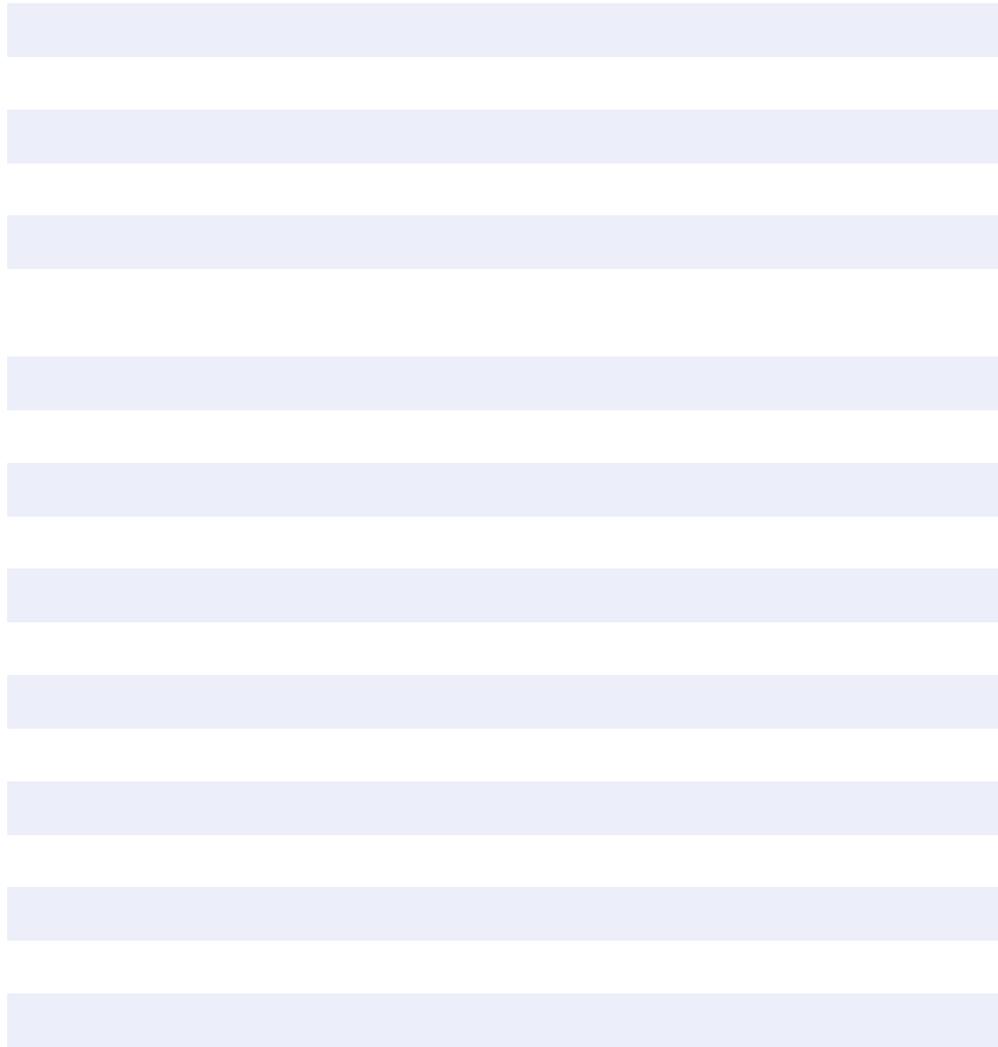
Consumer Complaints

Communication tactics	Threatened to take legal action
Incorrect information on credit report	Account status
Incorrect information on credit report	Account status
Loan modification,collection,foreclosure	
Loan modification,collection,foreclosure	
Communication tactics	Frequent or repeated calls
Deposits and withdrawals	
Account opening, closing, or management	
Loan modification,collection,foreclosure	
Improper contact or sharing of info	Contacted employer after asked not to
Other	
Application, originator, mortgage broker	
Loan modification,collection,foreclosure	
Loan modification,collection,foreclosure	
Billing statement	
Loan modification,collection,foreclosure	
Incorrect information on credit report	Account status

Consumer Complaints



Consumer Complaints



Consumer Complaints

Cavalry Investments, LLC	MO	63033	Older American	N/A
Experian	NJ	08863		N/A
Equifax	NJ	08863		N/A
Bank of America	FL	32086		N/A
Ocwen	IL	60471		N/A
The CBE Group, Inc.	CA	90034		N/A
U.S. Bancorp	OH	43081	Older American, Servicemember	N/A
Santander Bank US	MA	02740		N/A
Wells Fargo & Company	GA	30064		N/A
Bank of America	PA	18016		N/A
Bank of America	FL	33056		N/A
Wells Fargo & Company	CA	93010		N/A
Total Recovery Solutions	IL	60633		N/A
Bank of America	NY	11233		N/A
PHH Mortgage	MN	55079		N/A
Wells Fargo & Company	CA	91724		N/A
Nationstar Mortgage	CA	92119		N/A
Capital One	TX	76112		N/A
Bank of America	MI	48225		N/A
Citibank	OH	43230		N/A

Consumer Complaints

Web	07/25/2013	Closed with non-monetary relief	Yes
Postal mail	08/21/2013	Closed with non-monetary relief	Yes
Postal mail	08/21/2013	Closed with non-monetary relief	Yes
Web	08/09/2013	Closed with explanation	Yes
Web	07/25/2013	Closed with explanation	Yes
Web	08/07/2013	Closed with non-monetary relief	Yes
Phone	08/08/2013	Closed with explanation	Yes
Phone	08/14/2013	Closed	Yes
Referral	07/25/2013	Closed with explanation	Yes
Referral	09/26/2013	Closed with explanation	Yes
Referral	07/26/2013	Closed with non-monetary relief	Yes
Referral	07/25/2013	Closed with explanation	Yes
Phone	08/16/2013	Closed with explanation	Yes
Phone	08/08/2013	Closed with explanation	Yes
Web	07/26/2013	Closed with explanation	Yes
Referral	07/25/2013	Closed with explanation	Yes
Web	08/09/2013	Closed with explanation	Yes
Postal mail	07/25/2013	Closed with explanation	Yes
Web	08/14/2013	Closed with explanation	Yes
Postal mail	08/28/2013	Closed with non-monetary relief	Yes

Consumer Complaints

No	465975
No	475938
No	475939
Yes	484689
No	464830
No	482978
Yes	482979
Yes	491687
No	465506
No	466753
No	467035
No	465102
No	489208
Yes	482761
Yes	465991
Yes	465513
No	485006
No	464854
Yes	491702
No	466016

Consumer Complaints

07/25/2013	Bank account or service	Checking account
07/25/2013	Credit card	
08/13/2013	Credit card	
08/07/2013	Mortgage	Conventional fixed mortgage
08/13/2013	Credit card	
08/13/2013	Credit reporting	
08/13/2013	Mortgage	Conventional fixed mortgage
07/25/2013	Credit reporting	
08/13/2013	Mortgage	Conventional fixed mortgage
07/25/2013	Consumer Loan	Vehicle loan
08/13/2013	Mortgage	FHA mortgage
08/07/2013	Credit reporting	
08/07/2013	Credit reporting	
07/24/2013	Mortgage	Conventional fixed mortgage
08/07/2013	Mortgage	Conventional fixed mortgage
08/07/2013	Debt collection	Non-federal student loan
07/25/2013	Credit card	
07/24/2013	Debt collection	Credit card
08/07/2013	Mortgage	Other mortgage
07/25/2013	Credit card	
07/25/2013	Mortgage	Conventional fixed mortgage

Consumer Complaints

Account opening, closing, or management

Closing/Cancelling account

Billing disputes

Loan modification, collection, foreclosure

Other

Incorrect information on credit report

Public record

Loan servicing, payments, escrow account

Incorrect information on credit report

Information is not mine

Loan modification, collection, foreclosure

Managing the loan or lease

Loan modification, collection, foreclosure

Incorrect information on credit report

Public record

Unable to get credit report/credit score

Problem getting report or credit score

Application, originator, mortgage broker

Loan modification, collection, foreclosure

Improper contact or sharing of info

Talked to a third party about my debt

Unsolicited issuance of credit card

Disclosure verification of debt

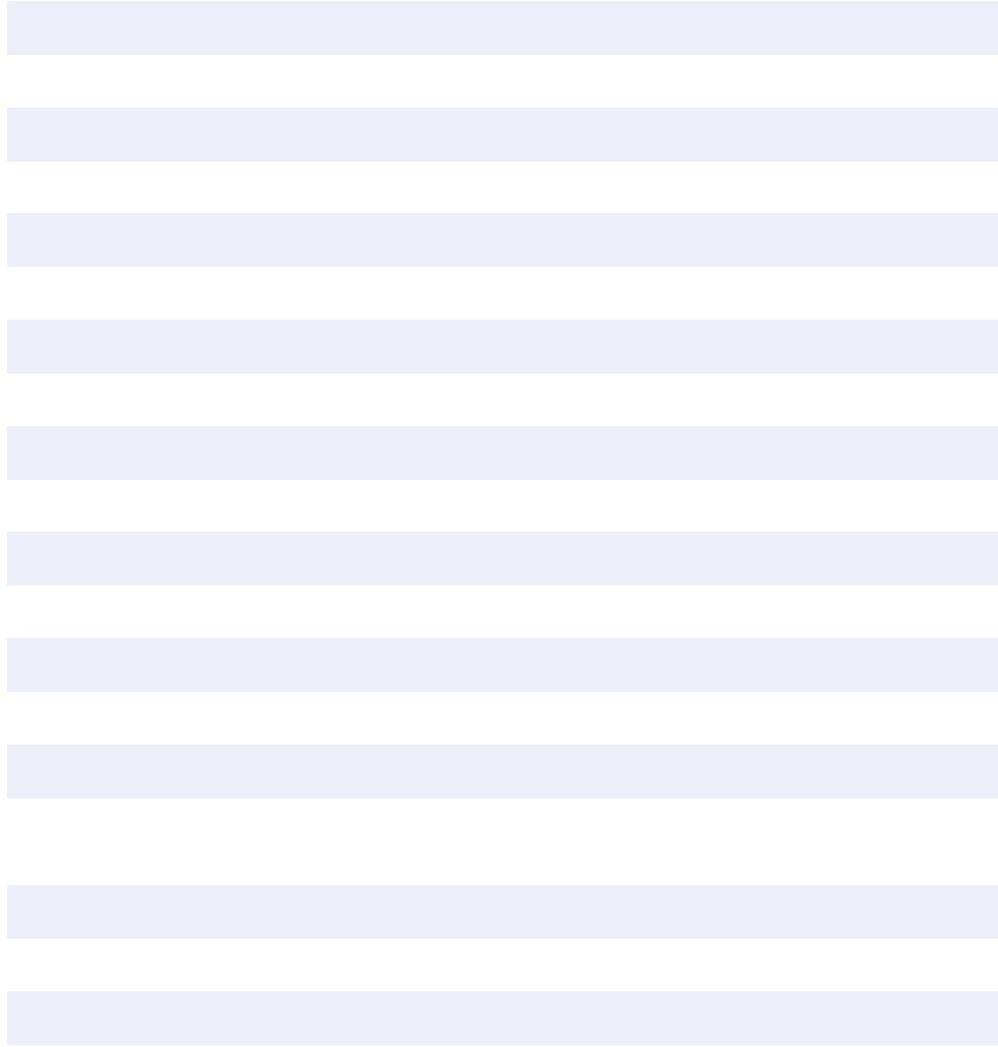
Not given enough info to verify debt

Settlement process and costs

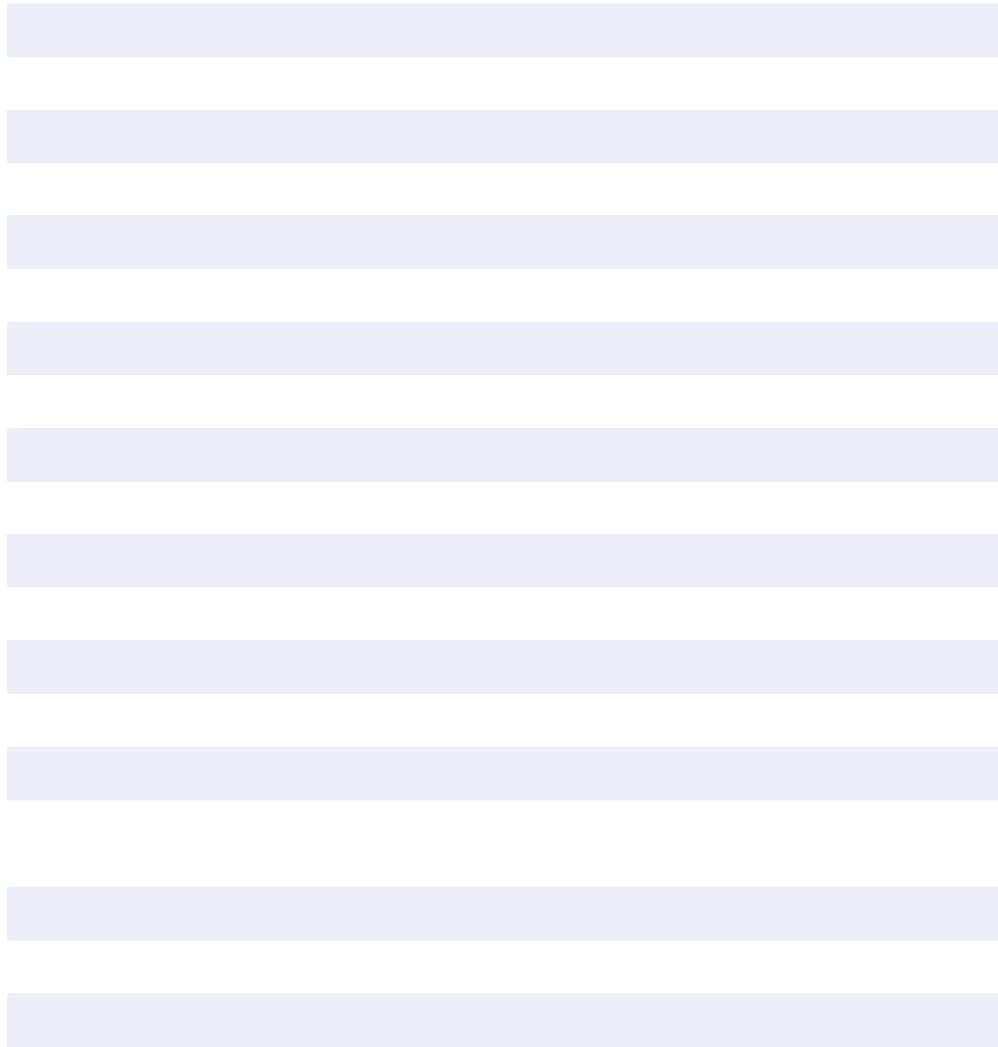
Payoff process

Loan modification, collection, foreclosure

Consumer Complaints



Consumer Complaints



Consumer Complaints

Regions Financial Corporation	TN	37042		N/A
Capital One	CA	91942	Servicemember	N/A
USAA Savings	TX	75013		N/A
Ocwen	CA	90806		N/A
Citibank	NY	10705		N/A
TransUnion Intermediate Holdings, Inc.	FL	32606		N/A
Bank of America	GA	60438		N/A
TransUnion Intermediate Holdings, Inc.	FL	32343		N/A
Arvest Bank	CA	93428		N/A
Ally Financial Inc.	VA	24402		N/A
PNC Bank N.A.	CO	80239		N/A
Experian	GA	30024		N/A
Equifax	TX	77008		N/A
PNC Bank N.A.	MA	02019		N/A
Wells Fargo & Company	NC	28025		N/A
Williams & Fudge, Inc	MO	65584	Servicemember	N/A
Bank of America	PA	19446		N/A
Expert Global Solutions, Inc.	MO	65251	Older American, Servicemember	N/A
Capital One	OH	45875		N/A
Amex	DC	20010		N/A
Nationstar Mortgage	CA	94501		N/A

Consumer Complaints

Referral	08/06/2013	Closed	Yes
Web	07/25/2013	Closed with monetary relief	Yes
Referral	08/15/2013	Closed with non-monetary relief	Yes
Web	08/09/2013	Closed with explanation	Yes
Referral	08/29/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with explanation	Yes
Web	08/14/2013	Closed with non-monetary relief	Yes
Web	07/30/2013	Closed with explanation	Yes
Phone	08/15/2013	Closed with explanation	Yes
Referral	07/26/2013	Closed with explanation	Yes
Web	08/14/2013	Closed with explanation	Yes
Web	08/07/2013	Closed with explanation	Yes
Web	08/07/2013	Closed with non-monetary relief	Yes
Web	07/25/2013	Closed with explanation	Yes
Web	08/09/2013	Closed with non-monetary relief	Yes
Web	08/07/2013	Closed with explanation	Yes
Web	07/25/2013	Closed with explanation	Yes
Phone	08/09/2013	Closed with explanation	Yes
Phone	08/09/2013	Closed with explanation	Yes
Web	07/26/2013	Closed with explanation	Yes
Web	07/26/2013	Closed with explanation	Yes

Consumer Complaints

No 466935

No 480103

No 489458

No 485016

No 489219

No 491723

No 491728

No 475266

No 489225

Yes 466910

Yes 491391

Yes 487139

No 482997

No 464926

No 484649

No 482999

No 466061

No 464932

No 485027

No 466091

No 463781

Consumer Complaints

07/25/2013	Mortgage	Other mortgage
08/07/2013	Mortgage	Conventional fixed mortgage
07/24/2013	Credit card	
08/07/2013	Credit reporting	
08/07/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/07/2013	Credit reporting	
08/07/2013	Mortgage	Other mortgage
08/13/2013	Credit reporting	
07/25/2013	Debt collection	I do not know
08/01/2013	Credit reporting	
08/13/2013	Bank account or service	Checking account
08/13/2013	Mortgage	Conventional adjustable mortgage (ARM)
07/24/2013	Mortgage	Other mortgage
08/01/2013	Mortgage	Other mortgage
08/07/2013	Mortgage	Conventional fixed mortgage
08/01/2013	Mortgage	Other mortgage
07/24/2013	Credit card	
07/24/2013	Mortgage	Other mortgage
08/01/2013	Mortgage	Other mortgage
08/07/2013	Credit card	
07/24/2013	Credit card	
07/25/2013	Credit reporting	

Consumer Complaints

Loan modification, collection, foreclosure

Credit decision / Underwriting

Billing disputes

Incorrect information on credit report

Information is not mine

Loan modification, collection, foreclosure

Incorrect information on credit report

Information is not mine

Settlement process and costs

Incorrect information on credit report

Account terms

Communication tactics

Frequent or repeated calls

Incorrect information on credit report

Account status

Account opening, closing, or management

Loan modification, collection, foreclosure

Settlement process and costs

Loan modification, collection, foreclosure

Loan servicing, payments, escrow account

Loan servicing, payments, escrow account

Billing statement

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Other

Privacy

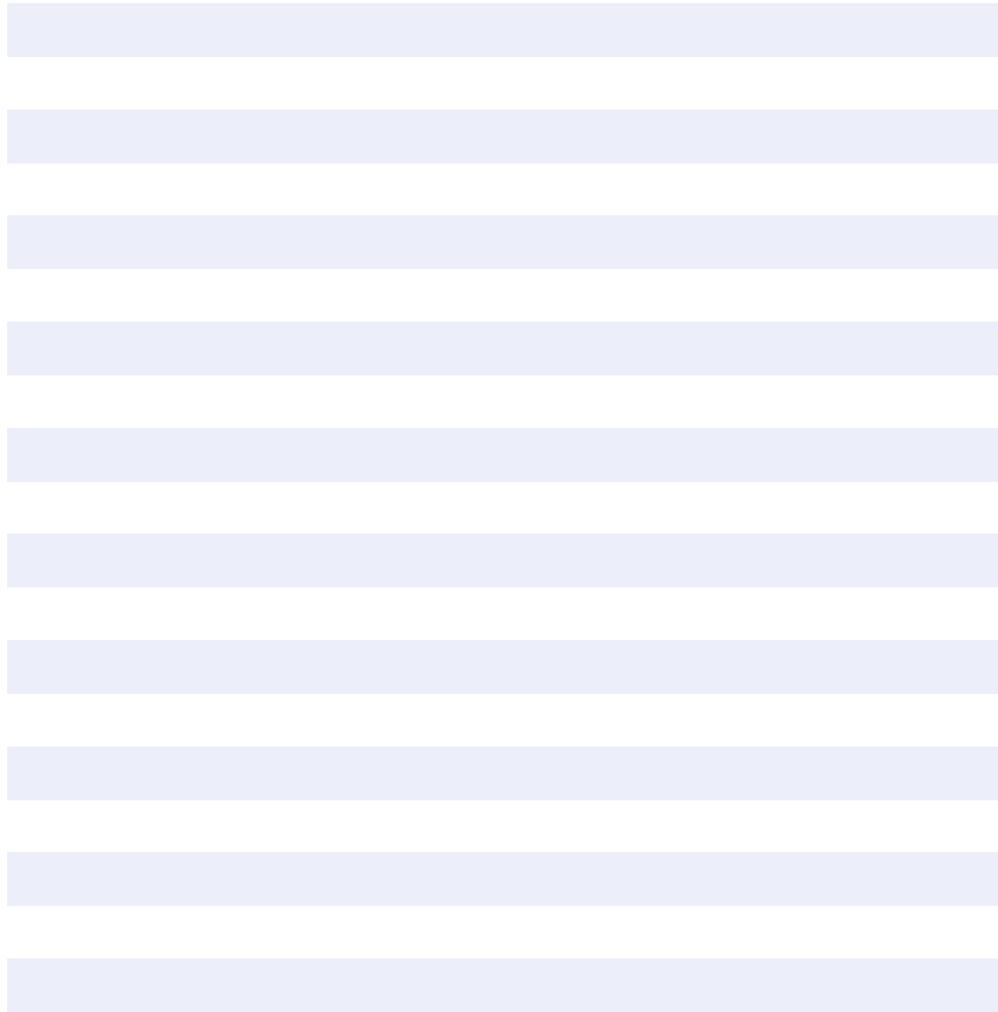
Unable to get credit report/credit score

Problem getting report or credit score

Consumer Complaints



Consumer Complaints



Consumer Complaints

Ocwen	MD	21236		N/A
Nationstar Mortgage	AZ	85747		N/A
Bank of America	WA	98580		N/A
TransUnion Intermediate Holdings, Inc.	MO	63105		N/A
Wells Fargo & Company	WA	98117		N/A
Equifax	MO	63105		N/A
Nationstar Mortgage	MN	55398		N/A
Equifax	FL	32829		N/A
Platinum Holdings Group, LLC	FL	34736		N/A
Experian	IN	46404		N/A
SunTrust Banks, Inc.	TX	78520		N/A
CIT Bank National Association	NH	03766		N/A
Bank of America	MO	65281		N/A
PNC Bank N.A.	GA	30548		N/A
PNC Bank N.A.	GA	30024		N/A
Generation Mortgage	MD	21215	Older American	N/A
Synchrony Financial	FL	33548		N/A
Bayview Loan Servicing, LLC	FL	33023		N/A
JPMorgan Chase & Co.	NY	11727		N/A
Amex	MA	01002	Older American	N/A
Capital One	NY	14219	Older American	N/A
Experian	NY	10005		N/A

Consumer Complaints

Fax	07/29/2013	Closed with explanation	Yes
Web	08/09/2013	Closed with explanation	Yes
Web	07/24/2013	Closed with explanation	Yes
Postal mail	09/06/2013	Closed with explanation	Yes
Web	08/09/2013	Closed with explanation	Yes
Postal mail	09/06/2013	Closed with explanation	Yes
Phone	08/09/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with non-monetary relief	Yes
Web	08/16/2013	Closed	Yes
Postal mail	09/11/2013	Closed with non-monetary relief	Yes
Referral	08/15/2013	Closed with monetary relief	Yes
Web	08/14/2013	Closed with explanation	Yes
Web	07/26/2013	Closed with explanation	Yes
Referral	08/05/2013	Closed with explanation	Yes
Web	08/09/2013	Closed with explanation	Yes
Referral	08/05/2013	Closed with explanation	Yes
Web	07/24/2013	Closed with monetary relief	Yes
Web	07/26/2013	Closed with explanation	No
Referral	08/05/2013	Closed with explanation	Yes
Postal mail	08/08/2013	Closed with explanation	Yes
Phone	07/25/2013	Closed with explanation	Yes
Web	07/25/2013	Closed with monetary relief	Yes

Consumer Complaints

Yes	475445
No	485030
No	464970
No	483022
Yes	485036
No	483023
No	485038
No	491798
No	466135
No	471642
No	489488
Yes	491807
No	464994
No	472638
No	485043
No	472581
No	465004
	454984
No	464130
No	482668
No	465017
No	466159

Consumer Complaints

08/07/2013	Mortgage	Conventional fixed mortgage
07/24/2013	Credit reporting	
07/25/2013	Bank account or service	Checking account
07/24/2013	Bank account or service	Checking account
07/24/2013	Student loan	Non-federal student loan
07/25/2013	Mortgage	Conventional fixed mortgage
07/24/2013	Mortgage	Other mortgage
08/13/2013	Bank account or service	(CD) Certificate of deposit
07/24/2013	Mortgage	Other mortgage
07/24/2013	Bank account or service	Savings account
08/01/2013	Credit reporting	
08/01/2013	Mortgage	FHA mortgage
07/24/2013	Mortgage	FHA mortgage
07/24/2013	Mortgage	Conventional fixed mortgage
08/07/2013	Debt collection	Other (i.e. phone, health club, etc.)
07/25/2013	Mortgage	Other mortgage
08/13/2013	Bank account or service	Checking account
08/13/2013	Mortgage	Conventional fixed mortgage
07/25/2013	Credit reporting	
07/25/2013	Mortgage	Conventional fixed mortgage
08/01/2013	Mortgage	Other mortgage

Consumer Complaints

Loan modification,collection,foreclosure

Incorrect information on credit report

Account status

Problems caused by my funds being low

Account opening, closing, or management

Repaying your loan

Repaying your loan

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Account opening, closing, or management

Loan modification,collection,foreclosure

Account opening, closing, or management

Incorrect information on credit report

Account status

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Application, originator, mortgage broker

Cont'd attempts collect debt not owed

Debt is not mine

Loan modification,collection,foreclosure

Making/receiving payments, sending money

Application, originator, mortgage broker

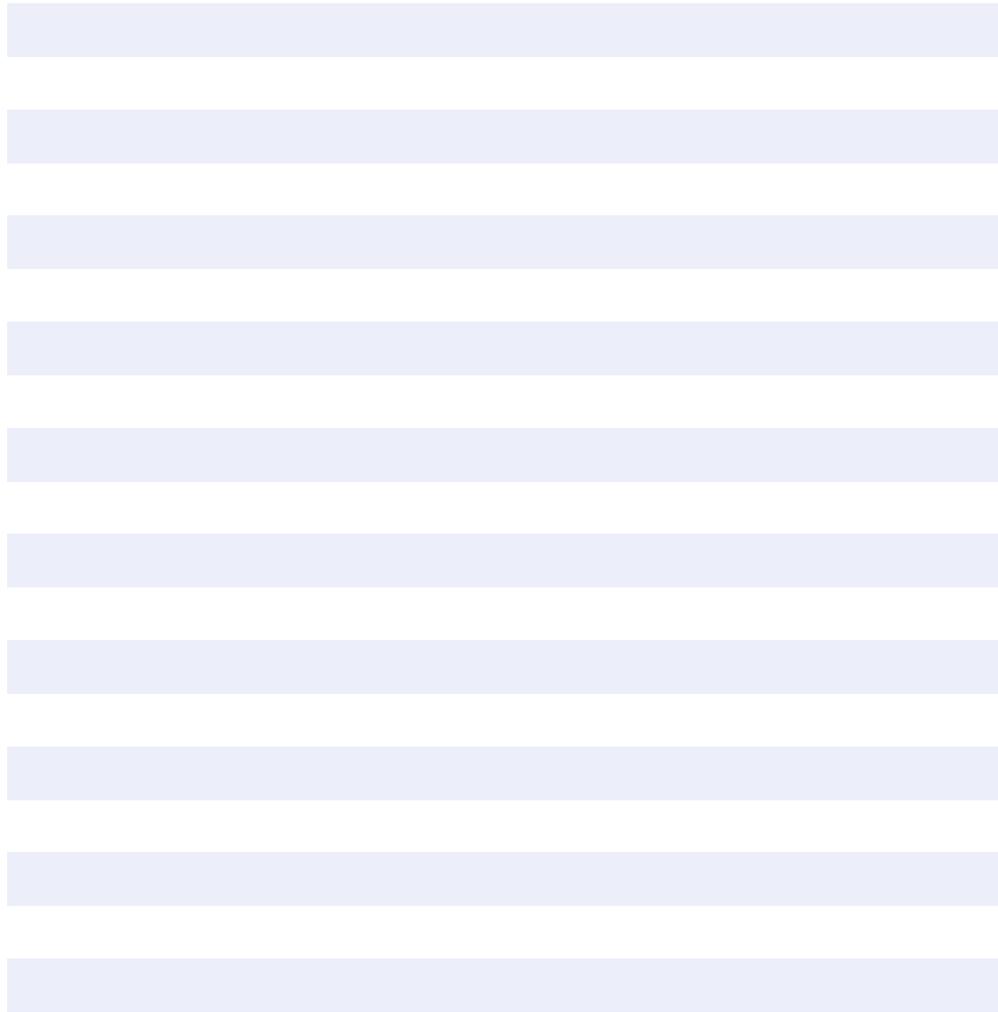
Improper use of my credit report

Report improperly shared by CRC

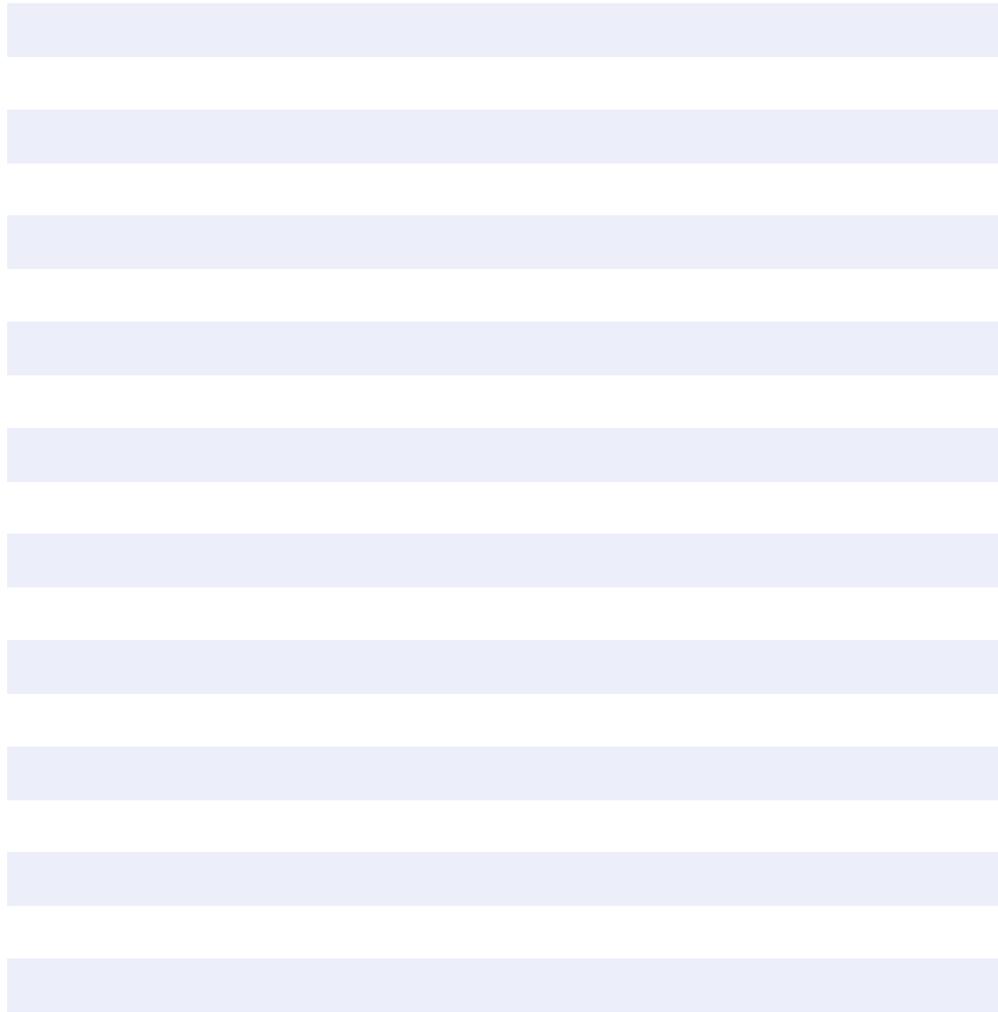
Application, originator, mortgage broker

Loan modification,collection,foreclosure

Consumer Complaints



Consumer Complaints



Consumer Complaints

Ditech Financial LLC	CA	92562		N/A
Equifax	CA	90018		N/A
BB&T Financial	NC	27407		N/A
Wells Fargo & Company	MN	55763		N/A
Navient Solutions, Inc.	PA	19038		N/A
CIT Bank National Association	MO	63132		N/A
Bank of America	VA	22033		N/A
FirstMerit Bank	OH	44035	Older American	N/A
Wells Fargo & Company	CA	91387		N/A
Bank of the West	CA	95465		N/A
Experian	NY	11214	Older American	N/A
JPMorgan Chase & Co.	WA	98271		N/A
Wells Fargo & Company	PA	19143		N/A
JPMorgan Chase & Co.	NY	14534		N/A
ERC	CA	92307		N/A
JPMorgan Chase & Co.	NY	10509		N/A
Citibank	TX	77573		N/A
Wells Fargo & Company	WI	54601	Older American	N/A
Equifax	NC	27909	Older American	N/A
Citibank	CA	92870		N/A
Citibank	NJ	08753		N/A

Consumer Complaints

Web	08/09/2013	Closed with explanation	Yes
Fax	08/12/2013	Closed with non-monetary relief	Yes
Referral	07/26/2013	Closed with explanation	Yes
Web	07/25/2013	Closed with monetary relief	Yes
Web	07/25/2013	Closed with monetary relief	Yes
Web	07/26/2013	Closed with explanation	Yes
Fax	07/26/2013	Closed	Yes
Phone	08/14/2013	Closed with explanation	Yes
Referral	07/29/2013	Closed with explanation	Yes
Referral	07/25/2013	Closed with monetary relief	Yes
Web	08/01/2013	Closed with explanation	Yes
Web	08/05/2013	Closed with explanation	Yes
Web	07/29/2013	Closed with explanation	Yes
Web	07/26/2013	Closed with explanation	Yes
Phone	08/12/2013	Closed with explanation	Yes
Fax	07/29/2013	Closed with monetary relief	Yes
Referral	08/15/2013	Closed with explanation	Yes
Web	08/14/2013	Closed with explanation	Yes
Web	07/25/2013	Closed with explanation	Yes
Web	07/26/2013	Closed with explanation	Yes
Referral	08/05/2013	Closed with explanation	Yes

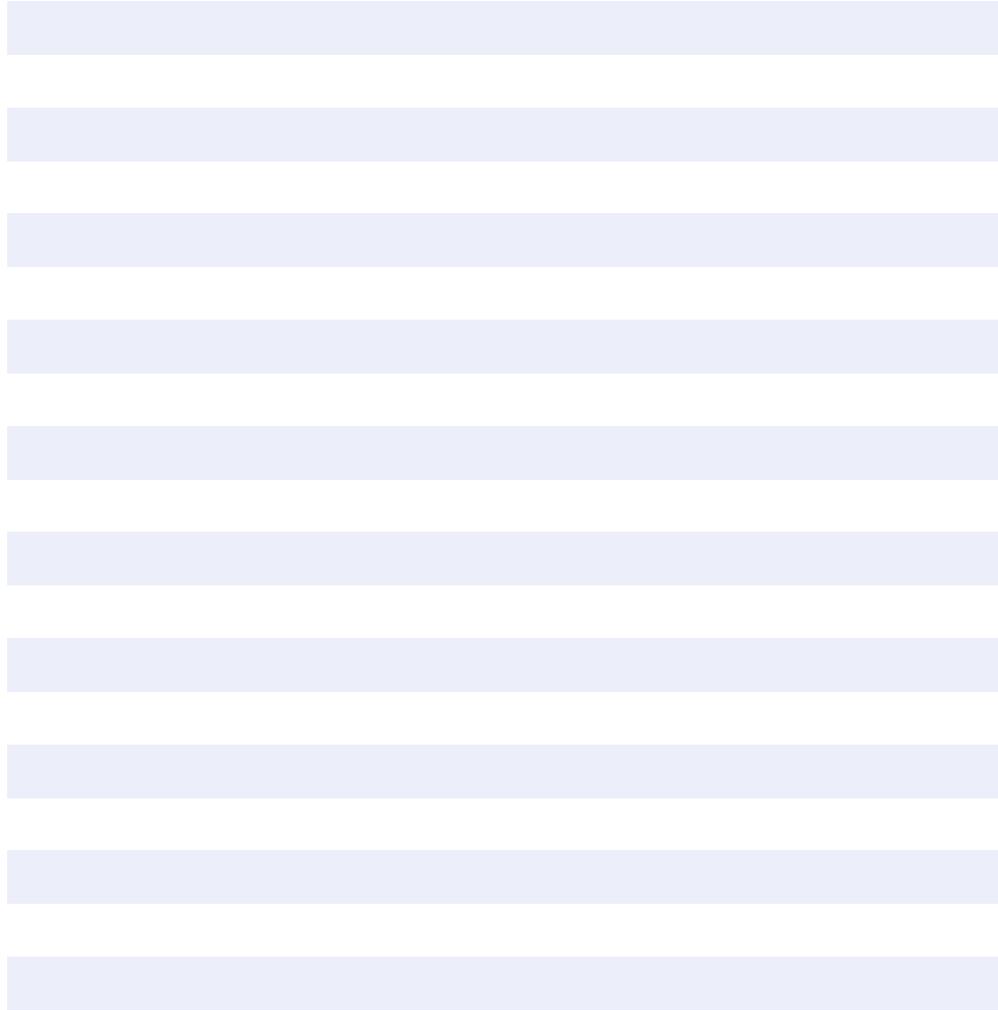
Consumer Complaints

No	485047
No	456633
No	466993
No	480768
No	465028
No	466175
No	465030
Yes	489277
Yes	465556
Yes	465562
Yes	479548
No	471722
No	465044
Yes	479311
No	485051
No	466202
No	489470
No	491858
Yes	466203
No	466232
No	471736

Consumer Complaints

08/01/2013	Mortgage	Other mortgage
08/07/2013	Bank account or service	(CD) Certificate of deposit
07/25/2013	Bank account or service	Checking account
08/07/2013	Mortgage	Other mortgage
07/24/2013	Mortgage	Other mortgage
08/08/2013	Debt collection	I do not know
08/13/2013	Mortgage	Conventional adjustable mortgage (ARM)
07/24/2013	Debt collection	Other (i.e. phone, health club, etc.)
07/25/2013	Credit card	
08/07/2013	Mortgage	Other mortgage
08/08/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/13/2013	Mortgage	Other mortgage
08/07/2013	Mortgage	Other mortgage
08/01/2013	Mortgage	Other mortgage
08/01/2013	Mortgage	Other mortgage
08/13/2013	Credit card	
08/08/2013	Mortgage	FHA mortgage
08/07/2013	Bank account or service	Checking account
08/08/2013	Debt collection	Auto
08/13/2013	Credit reporting	
08/21/2013	Credit reporting	

Consumer Complaints



Consumer Complaints



Consumer Complaints

Wells Fargo & Company	VA	22191		N/A
Bank of America	CA	92014		N/A
Bank of America	CA	92111	Older American	N/A
Ocwen	MI	48382		N/A
Citibank	NY	12308		N/A
United Collection Bureau, Inc.	WI	20171		N/A
JPMorgan Chase & Co.	PA	15236	Servicemember	N/A
Franklin Collection Service, Inc.	AL	36604		N/A
Citibank	KS	66835		N/A
Bank of America	NJ	07504	Older American	N/A
Ocwen	AE	09630	Servicemember	N/A
Nationstar Mortgage	NJ	07039		N/A
CIT Bank National Association	NJ	07062		N/A
JPMorgan Chase & Co.	TX	77546		N/A
JPMorgan Chase & Co.	FL	33147		N/A
Capital One	CA	93535		N/A
Ocwen	GA	30680		N/A
Bank of America	TX	77068		N/A
Santander Consumer USA Holdings Inc	IL	60102		N/A
Experian	IL	62226		N/A
TransUnion Intermediate Holdings, Inc.	MN	55426		N/A

Consumer Complaints

Postal mail	08/05/2013	Closed with explanation	Yes
Web	08/09/2013	Closed with explanation	Yes
Web	07/26/2013	Closed with monetary relief	Yes
Referral	08/09/2013	Closed with explanation	Yes
Postal mail	07/25/2013	Closed with non-monetary relief	Yes
Web	08/08/2013	Closed with explanation	Yes
Web	08/14/2013	Closed with monetary relief	Yes
Web	07/24/2013	Closed with explanation	Yes
Postal mail	07/26/2013	Closed with non-monetary relief	Yes
Referral	08/09/2013	Closed with non-monetary relief	Yes
Web	08/09/2013	Closed with monetary relief	Yes
Referral	08/19/2013	Closed with explanation	Yes
Referral	08/09/2013	Closed with explanation	Yes
Fax	08/05/2013	Closed with explanation	Yes
Referral	08/05/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with monetary relief	Yes
Web	08/09/2013	Closed with explanation	Yes
Web	08/09/2013	Closed with monetary relief	Yes
Postal mail	09/03/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with non-monetary relief	Yes
Web	08/22/2013	Closed with explanation	Yes

Consumer Complaints

Yes	471737
Yes	483051
No	466237
Yes	482634
No	480748
No	482759
No	493262
Yes	465061
No	466251
No	483262
No	483129
Yes	492070
No	483060
Yes	471739
No	471766
Yes	492972
No	483141
No	483067
No	483143
No	492586
Yes	499270

Consumer Complaints

08/07/2013	Mortgage	Conventional fixed mortgage
07/25/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/01/2013	Bank account or service	Checking account
07/25/2013	Mortgage	Reverse mortgage
07/25/2013	Bank account or service	Checking account
08/21/2013	Credit card	
08/08/2013	Mortgage	Other mortgage
08/21/2013	Bank account or service	Checking account
07/25/2013	Debt collection	I do not know
08/21/2013	Debt collection	Mortgage
08/07/2013	Mortgage	Conventional fixed mortgage
07/25/2013	Mortgage	Other mortgage
08/07/2013	Mortgage	Conventional fixed mortgage
08/21/2013	Bank account or service	Savings account
08/21/2013	Student loan	Non-federal student loan
07/25/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/08/2013	Mortgage	Other mortgage
08/07/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/13/2013	Mortgage	FHA mortgage
08/13/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/13/2013	Credit reporting	

Consumer Complaints



Consumer Complaints



Consumer Complaints

Ocwen	UT	84103		N/A
Southwest Credit Systems, L.P.	TX	76310		N/A
JPMorgan Chase & Co.	TX	75217		N/A
Liberty Home Equity Solutions, Inc	AZ	85301	Servicemember	N/A
BB&T Financial	VA	22033		N/A
Discover	PA	17110		N/A
Wells Fargo & Company	FL	33063		N/A
JPMorgan Chase & Co.	NY	10473	Older American	N/A
Encore Capital Group	WI	54703		N/A
Ditech Financial LLC	FL	34105	Older American	N/A
Bank of America	LA	70785		N/A
Franklin American Mortgage Company	CA	92011		N/A
Ditech Financial LLC	NM	87111		N/A
JPMorgan Chase & Co.	CA	90710		N/A
Navient Solutions, Inc.	NH	03055		N/A
The Minacs Group (USA) Inc.	WY	82001		N/A
Sun West Mortgage Company, Inc.	PA	18073		N/A
Afni, Inc.	FL	33308	Older American	N/A
Bank of America	VA	23462		N/A
Ocwen	GA	30075		N/A
Equifax	WA	98226		N/A

Consumer Complaints

Phone	08/09/2013	Closed with explanation	Yes
Phone	08/01/2013	Closed with explanation	Yes
Referral	08/05/2013	Closed with explanation	Yes
Postal mail	08/14/2013	Closed with explanation	Yes
Web	07/26/2013	Closed with explanation	Yes
Phone	08/22/2013	Closed with monetary relief	Yes
Referral	08/09/2013	Closed with explanation	Yes
Phone	08/22/2013	Closed with explanation	Yes
Postal mail	11/04/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with explanation	Yes
Web	08/09/2013	Closed with explanation	Yes
Referral	07/26/2013	Closed with explanation	Yes
Web	08/09/2013	Closed with explanation	Yes
Web	08/22/2013	Closed with explanation	Yes
Web	08/22/2013	Closed with non-monetary relief	Yes
Web	08/13/2013	Closed with explanation	Yes
Referral	08/09/2013	Closed with explanation	No
Web	08/12/2013	Closed with explanation	Yes
Web	08/14/2013	Closed with explanation	Yes
Web	08/14/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with non-monetary relief	Yes

Consumer Complaints

No	485056
No	466298
No	472576
No	454561
Yes	466301
Yes	499461
No	483433
No	499462
No	466307
No	499463
No	485063
No	467030
No	485055
Yes	499465
No	499466
No	456887
	483413
No	485066
No	491255
No	491914
No	491259

Consumer Complaints

08/07/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/07/2013	Mortgage	Conventional fixed mortgage
08/13/2013	Credit card	
07/25/2013	Credit card	
08/13/2013	Credit card	
07/25/2013	Mortgage	Other mortgage
08/01/2013	Credit reporting	
08/01/2013	Debt collection	Credit card
08/08/2013	Mortgage	Conventional fixed mortgage
08/13/2013	Money transfers	International money transfer
08/13/2013	Bank account or service	Checking account
08/01/2013	Mortgage	Conventional fixed mortgage
08/08/2013	Credit reporting	
08/01/2013	Credit reporting	
07/25/2013	Mortgage	Other mortgage
07/25/2013	Bank account or service	Checking account
07/25/2013	Mortgage	Other mortgage
07/25/2013	Mortgage	VA mortgage
08/01/2013	Debt collection	Auto
08/08/2013	Student loan	Non-federal student loan
07/25/2013	Mortgage	Other mortgage

Consumer Complaints

Disclosure verification of debt	Right to dispute notice not received
Loan servicing, payments, escrow account	
Billing disputes	
Billing disputes	
Identity theft / Fraud / Embezzlement	
Application, originator, mortgage broker	
Unable to get credit report/credit score	Problem getting my free annual report
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Loan modification, collection, foreclosure	
Money was not available when promised	
Account opening, closing, or management	
Loan modification, collection, foreclosure	
Incorrect information on credit report	Public record
Incorrect information on credit report	Reinserted previously deleted info
Loan servicing, payments, escrow account	
Deposits and withdrawals	
Loan modification, collection, foreclosure	
Loan modification, collection, foreclosure	
Communication tactics	Frequent or repeated calls
Repaying your loan	Repaying your loan
Loan modification, collection, foreclosure	

Consumer Complaints



Consumer Complaints



Consumer Complaints

Hunter Warfield, Inc.	WA	98021		N/A
Bayview Loan Servicing, LLC	HI	96778	Older American	N/A
Capital One	TX	75074		N/A
JPMorgan Chase & Co.	WI	54757		N/A
JPMorgan Chase & Co.	MI	48162		N/A
Citizens Financial Group, Inc.	OH	43617		N/A
Equifax	NV	89460	Older American	N/A
Allied Interstate LLC	FL	33321		N/A
Nationstar Mortgage	TN	37948		N/A
JPMorgan Chase & Co.				N/A
Bank of America	CA	92708		N/A
Ocwen	FL	32931	Servicemember	N/A
TransUnion Intermediate Holdings, Inc.	TX	76008		N/A
Equifax	TX	78070		N/A
Bank of America	CA	94597		N/A
U.S. Bancorp	OH	45240		N/A
Specialized Loan Servicing LLC	MN	55805		N/A
Ocwen	FL	33172		N/A
American Credit Acceptance, LLC	NV	89178		N/A
AES/PHEAA	DC	20002		N/A
Flagstar Bank	FL	33030		N/A

Consumer Complaints

Web	08/09/2013	Closed with explanation	Yes
Web	10/17/2013	Closed with explanation	Yes
Web	08/20/2013	Closed with monetary relief	Yes
Postal mail	07/29/2013	Closed with non-monetary relief	Yes
Web	08/15/2013	Closed with non-monetary relief	Yes
Web	07/26/2013	Closed with explanation	Yes
Web	08/01/2013	Closed with explanation	Yes
Web	08/01/2013	Closed with non-monetary relief	Yes
Web	08/12/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with explanation	Yes
Web	08/14/2013	Closed with explanation	Yes
Web	08/22/2013	Closed with explanation	Yes
Web	08/08/2013	Closed with explanation	Yes
Web	08/01/2013	Closed with non-monetary relief	Yes
Referral	07/26/2013	Closed with explanation	Yes
Referral	07/26/2013	Closed with monetary relief	Yes
Referral	12/04/2013	Closed with explanation	Yes
Referral	07/29/2013	Closed with explanation	Yes
Web	08/01/2013	Closed with non-monetary relief	Yes
Web	08/09/2013	Closed with explanation	Yes
Referral	07/29/2013	Closed with explanation	Yes

Consumer Complaints

No	485070
No	485072
No	489320
No	466351
No	489283
No	466354
No	471823
No	471824
No	483081
Yes	489333
No	491410
Yes	471832
Yes	482793
Yes	471841
No	466380
Yes	466381
Yes	466384
No	462599
No	468408
No	482734
No	466390

Consumer Complaints

07/25/2013	Mortgage	Other mortgage
08/13/2013	Credit card	
07/25/2013	Mortgage	Other mortgage
07/25/2013	Mortgage	Other mortgage
08/13/2013	Debt collection	Other (i.e. phone, health club, etc.)
07/25/2013	Mortgage	Other mortgage
07/25/2013	Mortgage	Other mortgage
08/08/2013	Credit reporting	
08/21/2013	Student loan	Non-federal student loan
07/25/2013	Mortgage	Other mortgage
07/25/2013	Mortgage	Other mortgage
07/25/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/21/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/08/2013	Mortgage	Other mortgage
08/08/2013	Mortgage	Conventional fixed mortgage
07/25/2013	Mortgage	Other mortgage
08/08/2013	Mortgage	Other mortgage
08/08/2013	Credit card	
08/13/2013	Mortgage	Conventional fixed mortgage
08/08/2013	Credit reporting	
08/08/2013	Mortgage	Conventional fixed mortgage

Consumer Complaints

Loan modification,collection,foreclosure

Customer service / Customer relations

Application, originator, mortgage broker

Loan modification,collection,foreclosure

False statements or representation

Indicated committed crime not paying

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Credit reporting company's investigation

Problem with statement of dispute

Repaying your loan

Repaying your loan

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Credit decision / Underwriting

Loan modification,collection,foreclosure

Loan servicing, payments, escrow account

Advertising and marketing

Loan servicing, payments, escrow account

Unable to get credit report/credit score

Problem getting report or credit score

Loan servicing, payments, escrow account

Consumer Complaints



Consumer Complaints



Consumer Complaints

Bank of America	OR	97055		N/A
Quicken Loans	PA	19104		N/A
Select Portfolio Servicing, Inc	CT	06903		N/A
Wells Fargo & Company				N/A
World Acceptance Corporation	NM	88063		N/A
Ocwen	CA	94547		N/A
Bank of America	CA	92507		N/A
Equifax	CA	94579		N/A
Navient Solutions, Inc.	OH	43229		N/A
Wells Fargo & Company	CA	92881		N/A
Wells Fargo & Company	CA	90010		N/A
U.S. Bancorp	CA	94533		N/A
Morgan Stanley	CA	91016	Older American	N/A
Bank of America	DE	19975	Older American	N/A
Wells Fargo & Company	CO	81637		N/A
Bank of America	CT	06615		N/A
Specialized Loan Servicing LLC	GA	30052	Servicemember	N/A
JPMorgan Chase & Co.	CA	95136		N/A
HSBC North America Holdings Inc.	MA	02726		N/A
Experian	CO	81301		N/A
Bank of America	NC	27837		N/A

Consumer Complaints

Referral	07/29/2013	Closed with explanation	Yes
Postal mail	08/15/2013	Closed with explanation	Yes
Referral	07/29/2013	Closed with explanation	Yes
Referral	07/29/2013	Closed with explanation	Yes
Web	10/22/2013	Closed with explanation	Yes
Referral	07/29/2013	Closed with explanation	Yes
Referral	08/19/2013	Closed with explanation	Yes
Web	08/07/2013	Closed with non-monetary relief	Yes
Web	08/22/2013	Closed with non-monetary relief	Yes
Referral	07/26/2013	Closed with explanation	Yes
Referral	07/29/2013	Closed with explanation	Yes
Phone	07/26/2013	Closed with explanation	Yes
Web	08/22/2013	Closed with non-monetary relief	Yes
Web	08/09/2013	Closed with explanation	Yes
Web	08/12/2013	Closed with explanation	Yes
Referral	07/29/2013	Closed with explanation	Yes
Web	08/09/2013	Closed	Yes
Web	08/12/2013	Closed with non-monetary relief	Yes
Web	08/14/2013	Closed with explanation	Yes
Web	08/12/2013	Closed with non-monetary relief	Yes
Web	08/09/2013	Closed with non-monetary relief	Yes

Consumer Complaints

No	467219
No	489339
No	466395
No	476089
No	489340
No	466398
No	461838
No	483101
No	499499
No	476055
Yes	462190
No	466403
No	499502
No	483238
No	483243
No	466414
Yes	484469
Yes	483117
Yes	491972
No	483118
No	483119

Consumer Complaints

07/25/2013	Mortgage	FHA mortgage
08/01/2013	Mortgage	Other mortgage
08/21/2013	Mortgage	Conventional fixed mortgage
08/01/2013	Mortgage	Other mortgage
08/01/2013	Mortgage	Other mortgage
08/01/2013	Mortgage	Other mortgage
07/25/2013	Credit reporting	
08/01/2013	Mortgage	Other mortgage
08/08/2013	Mortgage	Conventional fixed mortgage
07/25/2013	Credit reporting	
07/25/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/01/2013	Mortgage	Other mortgage
08/21/2013	Bank account or service	Checking account
08/01/2013	Mortgage	Other mortgage
08/01/2013	Mortgage	Other mortgage
08/08/2013	Mortgage	Home equity loan or line of credit
08/01/2013	Mortgage	Other mortgage
08/13/2013	Credit reporting	
08/01/2013	Mortgage	Other mortgage
08/08/2013	Credit reporting	

Consumer Complaints

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Settlement process and costs

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Incorrect information on credit report

Account terms

Loan modification,collection,foreclosure

Loan servicing, payments, escrow account

Unable to get credit report/credit score

Problem getting my free annual report

Cont'd attempts collect debt not owed

Debt is not mine

Loan modification,collection,foreclosure

Making/receiving payments, sending money

Loan servicing, payments, escrow account

Loan servicing, payments, escrow account

Credit decision / Underwriting

Loan servicing, payments, escrow account

Incorrect information on credit report

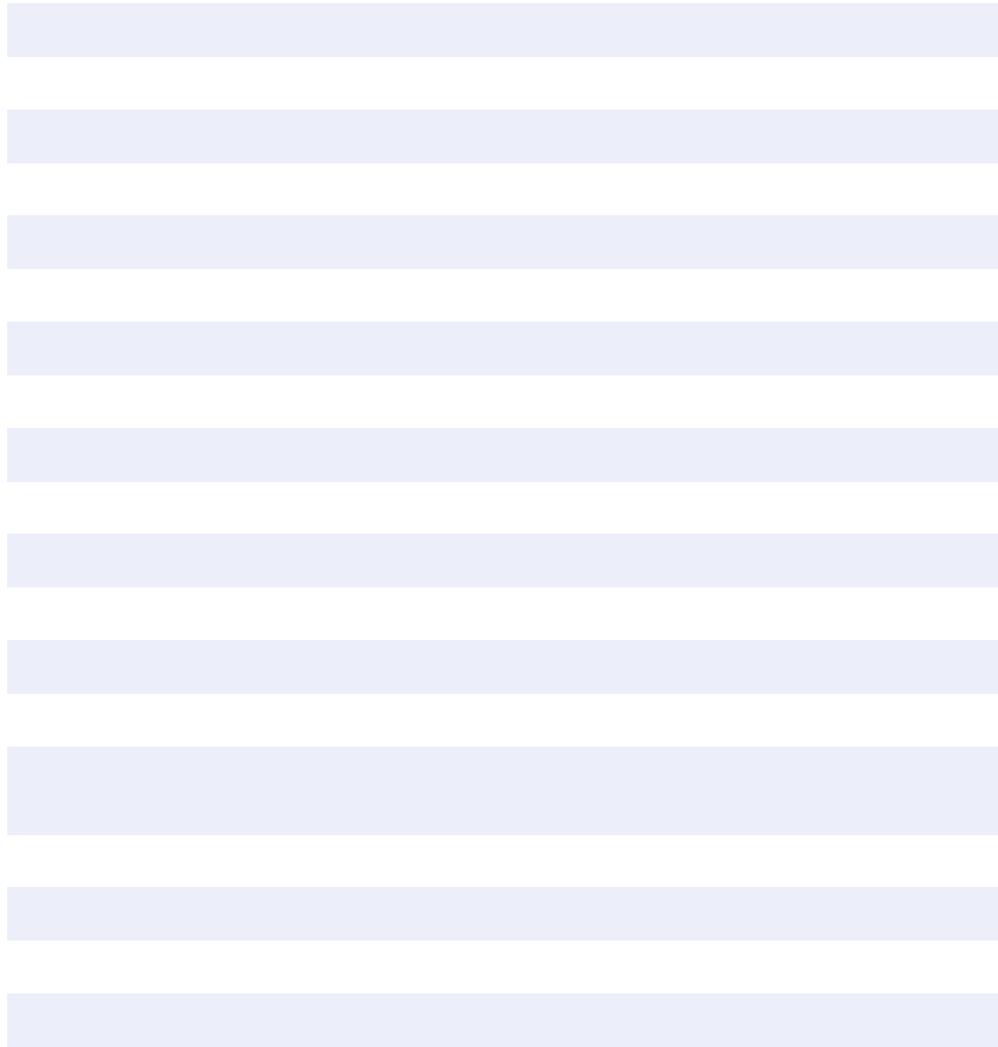
Account terms

Loan modification,collection,foreclosure

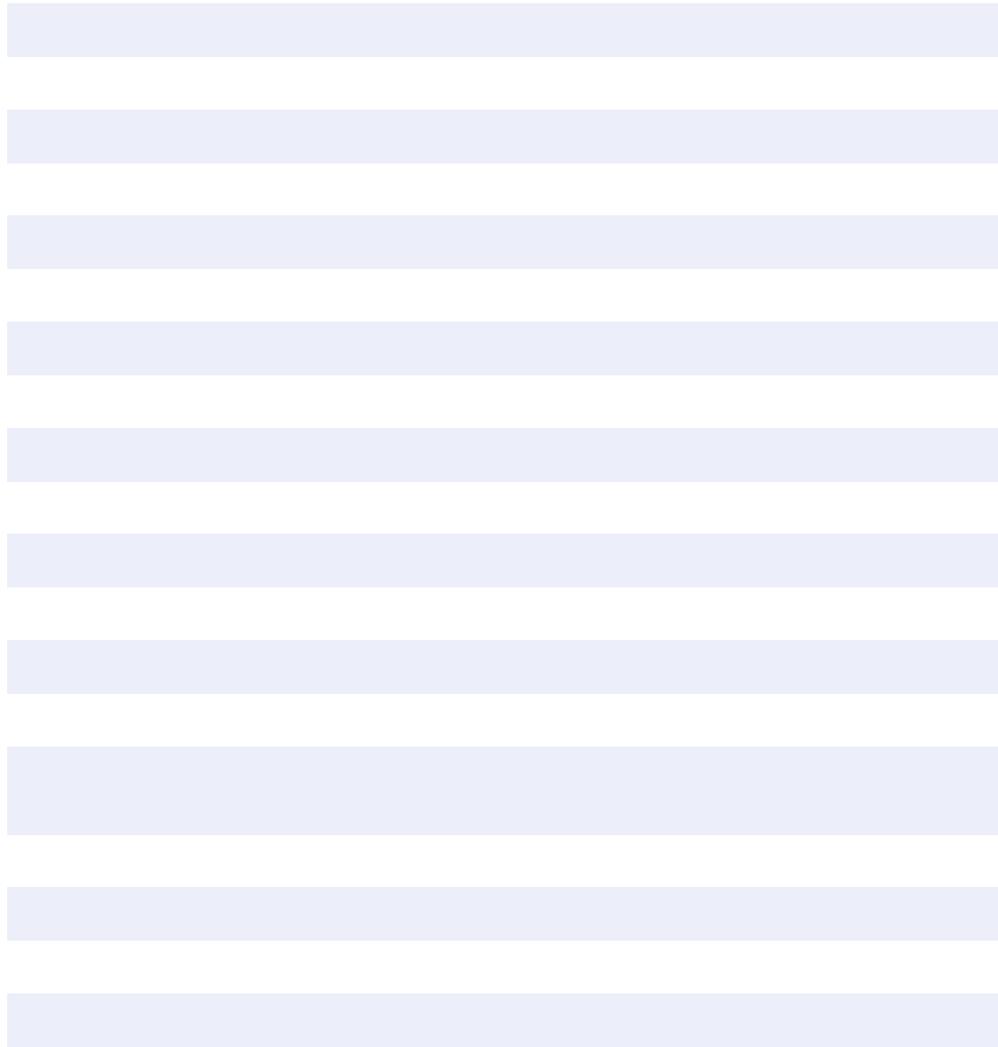
Incorrect information on credit report

Information is not mine

Consumer Complaints



Consumer Complaints



Consumer Complaints

Wells Fargo & Company	VA	22901		N/A
Bank of America	OR	97470		N/A
PHH Mortgage	TX	76180	Servicemember	N/A
BankUnited	FL	33141		N/A
Ocwen	MA	02644		N/A
JPMorgan Chase & Co.	NV	89123		N/A
Experian	LA	71104		N/A
Wells Fargo & Company	GA	30341		N/A
Ditech Financial LLC	FL	33028		N/A
Experian	TX	75032	Older American	N/A
EOS Holdings, Inc.	NY	11579		N/A
Bank of America	VA	23320		N/A
Bank of America	GA	30021		N/A
Provident Funding	MN	55347		N/A
Capital One	FL	32771		N/A
PNC Bank N.A.	PA	15136	Older American, Servicemember	N/A
Citibank	NJ	07644		N/A
Ocwen	CA	95678		N/A
Bank of America	CA	95762		N/A
Equifax	TN	37604	Older American	N/A

Consumer Complaints

Web	07/26/2013	Closed with explanation	Yes
Referral	08/06/2013	Closed with explanation	Yes
Phone	08/22/2013	Closed with explanation	Yes
Referral	08/06/2013	Closed with explanation	Yes
Referral	08/05/2013	Closed with explanation	Yes
Referral	08/05/2013	Closed with explanation	Yes
Web	07/25/2013	Closed with non-monetary relief	Yes
Referral	08/05/2013	Closed with explanation	Yes
Phone	08/12/2013	Closed with explanation	Yes
Web	08/01/2013	Closed with non-monetary relief	Yes
Web	08/01/2013	Closed with non-monetary relief	Yes
Referral	08/05/2013	Closed with non-monetary relief	Yes
Web	08/23/2013	Closed with explanation	Yes
Referral	08/05/2013	Closed with explanation	Yes
Referral	08/05/2013	Closed with explanation	Yes
Phone	08/08/2013	Closed with monetary relief	Yes
Referral	08/05/2013	Closed with explanation	Yes
Web	08/15/2013	Closed with explanation	Yes
Referral	08/05/2013	Closed with explanation	Yes
Web	08/08/2013	Closed with non-monetary relief	Yes

Consumer Complaints

No	466431
No	472555
No	499510
Yes	471679
No	471883
No	479689
No	466438
No	471884
No	483265
Yes	466974
No	467005
No	471889
No	499514
No	471891
No	475454
No	483278
Yes	471894
No	489031
No	479319
No	483286

Consumer Complaints

08/01/2013	Mortgage	Other mortgage
08/01/2013	Mortgage	Other mortgage
07/25/2013	Mortgage	Conventional fixed mortgage
08/08/2013	Mortgage	Conventional fixed mortgage
08/13/2013	Credit card	
08/21/2013	Credit reporting	
08/21/2013	Mortgage	Home equity loan or line of credit
07/25/2013	Money transfers	Domestic (US) money transfer
07/25/2013	Mortgage	Conventional fixed mortgage
08/01/2013	Credit card	
07/25/2013	Mortgage	Conventional fixed mortgage
08/08/2013	Credit reporting	
07/25/2013	Mortgage	Other mortgage
07/25/2013	Mortgage	Other mortgage
08/01/2013	Mortgage	Conventional fixed mortgage
07/25/2013	Mortgage	Other mortgage
07/25/2013	Mortgage	FHA mortgage
07/25/2013	Credit card	
07/25/2013	Mortgage	FHA mortgage
08/08/2013	Money transfers	Domestic (US) money transfer
08/21/2013	Bank account or service	Checking account
07/25/2013	Mortgage	Other mortgage

Consumer Complaints

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Application, originator, mortgage broker

Settlement process and costs

Identity theft / Fraud / Embezzlement

Improper use of my credit report

Report improperly shared by CRC

Settlement process and costs

Other transaction issues

Loan servicing, payments, escrow account

Billing disputes

Loan modification,collection,foreclosure

Incorrect information on credit report

Account status

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Delinquent account

Loan modification,collection,foreclosure

Other transaction issues

Account opening, closing, or management

Loan modification,collection,foreclosure

Consumer Complaints



Consumer Complaints



Consumer Complaints

CIT Bank National Association	CA	92404		N/A
Wells Fargo & Company	PA	19149		N/A
Bank of the West	CA	92630	Older American	N/A
Wells Fargo & Company	NY	11003		N/A
Amex	CA	92707		N/A
Equifax	IN	46032		N/A
Wells Fargo & Company	CA	92591		N/A
Charles Schwab Bank	SC	29412		N/A
Citibank	NJ	07204		N/A
Capital One	TX	76020		N/A
Ocwen	CA	95825	Older American	N/A
Equifax	TX	77720		N/A
JPMorgan Chase & Co.	NH	03079		N/A
Bank of America	PA	19126		N/A
HSBC North America Holdings Inc.	OH	45640		N/A
Bank of America	NC	28075		N/A
Bank of America	GA	30281		N/A
JPMorgan Chase & Co.	FL	33483		N/A
Bank of America	FL	33155		N/A
The Western Union Company	DE	19709		N/A
BankUnited	FL	33314		N/A
Bank of America	ID	46342		N/A

Consumer Complaints

Referral	08/05/2013	Closed with explanation	Yes
Referral	08/05/2013	Closed with explanation	Yes
Phone	07/29/2013	Closed with explanation	Yes
Phone	08/09/2013	Closed with explanation	Yes
Web	08/15/2013	Closed with explanation	Yes
Web	08/23/2013	Closed with explanation	Yes
Web	08/23/2013	Closed with explanation	Yes
Web	07/25/2013	Closed with explanation	Yes
Phone	07/29/2013	Closed with explanation	Yes
Referral	08/05/2013	Closed with explanation	Yes
Web	08/30/2013	Closed with explanation	Yes
Postal mail	08/30/2013	Closed with explanation	Yes
Referral	07/29/2013	Closed with explanation	Yes
Referral	07/29/2013	Closed with explanation	Yes
Web	08/06/2013	Closed with explanation	Yes
Referral	07/29/2013	Closed with explanation	Yes
Web	07/26/2013	Closed with explanation	Yes
Referral	07/29/2013	Closed with explanation	Yes
Web	07/26/2013	Closed with explanation	Yes
Web	08/08/2013	Closed with explanation	Yes
Referral	08/26/2013	Closed with explanation	Yes
Referral	07/29/2013	Closed with explanation	Yes

Consumer Complaints

Yes	471903
No	472749
No	467037
Yes	483296
No	489049
No	499069
Yes	499520
Yes	480092
Yes	467044
Yes	455049
No	466493
No	483309
No	467065
No	467066
No	471927
Yes	467515
No	480751
No	467867
Yes	475310
No	482766
Yes	499258
No	479926

Consumer Complaints

07/25/2013	Mortgage	Conventional fixed mortgage
08/08/2013	Credit card	
08/13/2013	Mortgage	Conventional fixed mortgage
07/25/2013	Mortgage	Other mortgage
07/25/2013	Mortgage	Other mortgage
07/25/2013	Mortgage	Other mortgage
07/25/2013	Mortgage	Other mortgage
08/13/2013	Bank account or service	Checking account
07/25/2013	Mortgage	Other mortgage
08/13/2013	Bank account or service	Other bank product/service
07/25/2013	Mortgage	Home equity loan or line of credit
07/25/2013	Mortgage	Other mortgage
07/25/2013	Mortgage	Other mortgage
07/25/2013	Mortgage	Other mortgage
08/08/2013	Credit card	
08/21/2013	Mortgage	Other mortgage
07/25/2013	Mortgage	Conventional fixed mortgage
08/14/2013	Credit card	
07/25/2013	Debt collection	I do not know
08/01/2013	Mortgage	Conventional fixed mortgage
08/21/2013	Mortgage	Conventional fixed mortgage

Consumer Complaints

Settlement process and costs

Billing disputes

Settlement process and costs

Loan modification, collection, foreclosure

Loan servicing, payments, escrow account

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Account opening, closing, or management

Loan servicing, payments, escrow account

Account opening, closing, or management

Loan modification, collection, foreclosure

Loan servicing, payments, escrow account

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Payoff process

Loan servicing, payments, escrow account

Loan modification, collection, foreclosure

Convenience checks

Communication tactics

Frequent or repeated calls

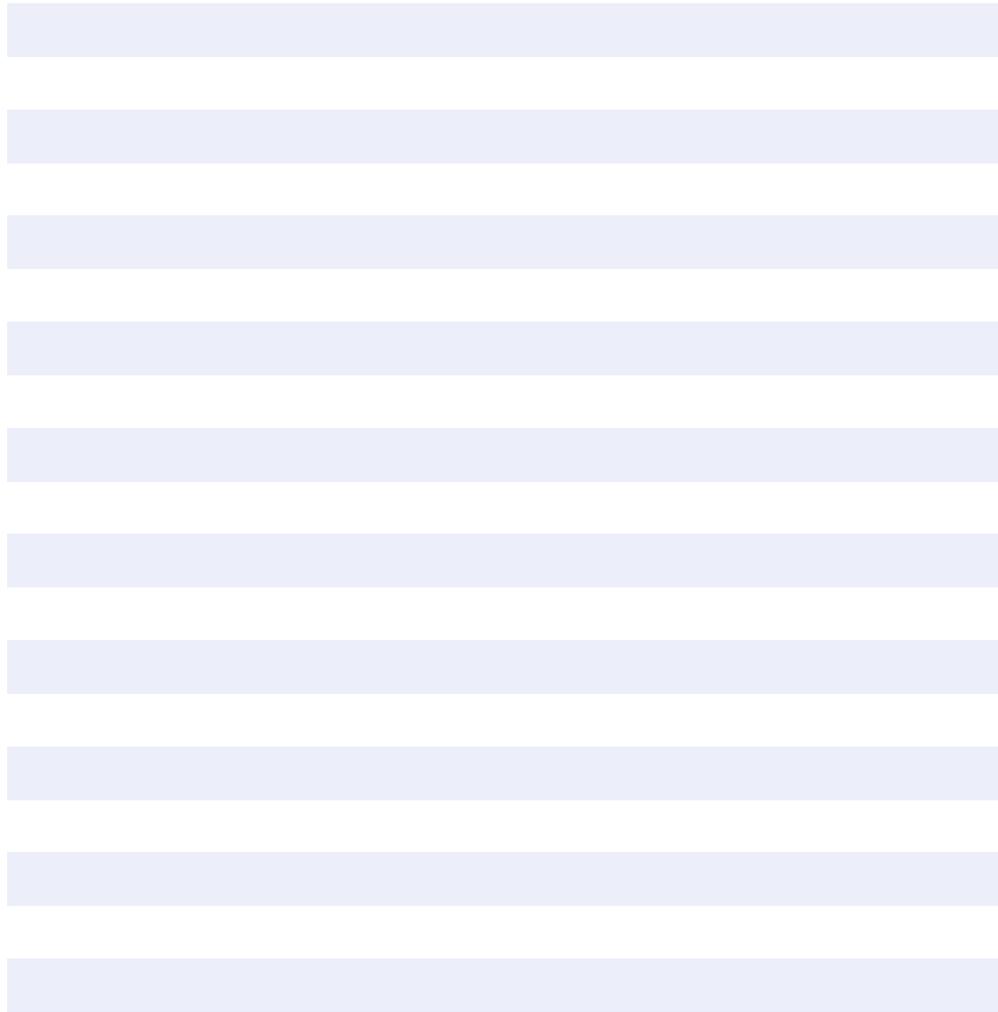
Loan modification, collection, foreclosure

Application, originator, mortgage broker

Consumer Complaints



Consumer Complaints



Consumer Complaints

W.J. Bradley Mortgage	AZ	85308		N/A
Capital One	NY	14212	Older American	N/A
Bank of America	IL	60426	Older American	N/A
Bank of America	VA	23116		N/A
Bank of America	PA	18210		N/A
JPMorgan Chase & Co.	CA	95330		N/A
Bank of America	CA	90220		N/A
Morgan Stanley	NV	89003		N/A
PNC Bank N.A.	CA	94920		N/A
Santander Bank US	NJ	08759		N/A
E*Trade Bank	AZ	85138		N/A
Nationstar Mortgage	GA	30087		N/A
Bank of America	CA	94560		N/A
Citibank	NY	10037		N/A
Synchrony Financial	TX	75040		N/A
Finance of America Reverse LLC	KS	67865	Older American	N/A
HSBC North America Holdings Inc.	AZ	85224	Servicemember	N/A
Bank of America	MA	01720		N/A
ConServe	RI	02909		N/A
Nationstar Mortgage	NC	27045		N/A
Wells Fargo & Company	MN	55352		N/A

Consumer Complaints

Web	09/09/2013	Closed with monetary relief	Yes
Phone	08/12/2013	Closed with explanation	Yes
Web	08/14/2013	Closed with explanation	Yes
Referral	07/26/2013	Closed with non-monetary relief	Yes
Referral	07/26/2013	Closed with explanation	Yes
Referral	07/26/2013	Closed with explanation	Yes
Referral	07/31/2013	Closed with explanation	Yes
Web	08/15/2013	Closed with explanation	Yes
Referral	07/26/2013	Closed	Yes
Web	08/15/2013	Closed	Yes
Referral	08/08/2013	Closed with explanation	No
Referral	07/31/2013	Closed with explanation	Yes
Referral	07/29/2013	Closed with explanation	Yes
Referral	07/29/2013	Closed with explanation	Yes
Web	08/08/2013	Closed with explanation	Yes
Phone	08/23/2013	Closed with explanation	Yes
Web	07/26/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with explanation	Yes
Phone	08/02/2013	Closed with explanation	Yes
Web	08/06/2013	Closed with explanation	Yes
Web	08/23/2013	Closed with explanation	Yes

Consumer Complaints

No	466528
No	483332
Yes	492025
No	467089
No	467086
No	475847
Yes	475384
No	491222
No	467508
No	489383
Yes	467091
No	467093
No	467519
Yes	467635
No	483342
Yes	499534
No	467110
No	492036
No	466513
Yes	471929
Yes	499538

Consumer Complaints

08/08/2013	Bank account or service	Checking account
07/25/2013	Mortgage	Other mortgage
08/14/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/14/2013	Debt collection	Mortgage
07/25/2013	Mortgage	Other mortgage
08/08/2013	Credit reporting	
08/21/2013	Mortgage	Conventional adjustable mortgage (ARM)
07/25/2013	Bank account or service	Savings account
07/25/2013	Mortgage	Conventional fixed mortgage
08/14/2013	Student loan	Non-federal student loan
08/14/2013	Debt collection	Auto
08/01/2013	Mortgage	Conventional fixed mortgage
08/08/2013	Mortgage	Other mortgage
08/08/2013	Mortgage	Other mortgage
08/14/2013	Mortgage	Conventional fixed mortgage
08/14/2013	Debt collection	I do not know
07/26/2013	Mortgage	VA mortgage
07/26/2013	Credit reporting	
07/26/2013	Credit card	
08/14/2013	Credit card	

Consumer Complaints

Account opening, closing, or management

Settlement process and costs

Loan modification, collection, foreclosure

False statements or representation

Attempted to collect wrong amount

Loan modification, collection, foreclosure

Incorrect information on credit report

Public record

Loan modification, collection, foreclosure

Deposits and withdrawals

Loan modification, collection, foreclosure

Problems when you are unable to pay

Problems when you are unable to pay

Cont'd attempts collect debt not owed

Debt is not mine

Application, originator, mortgage broker

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Loan servicing, payments, escrow account

Cont'd attempts collect debt not owed

Debt is not mine

Loan modification, collection, foreclosure

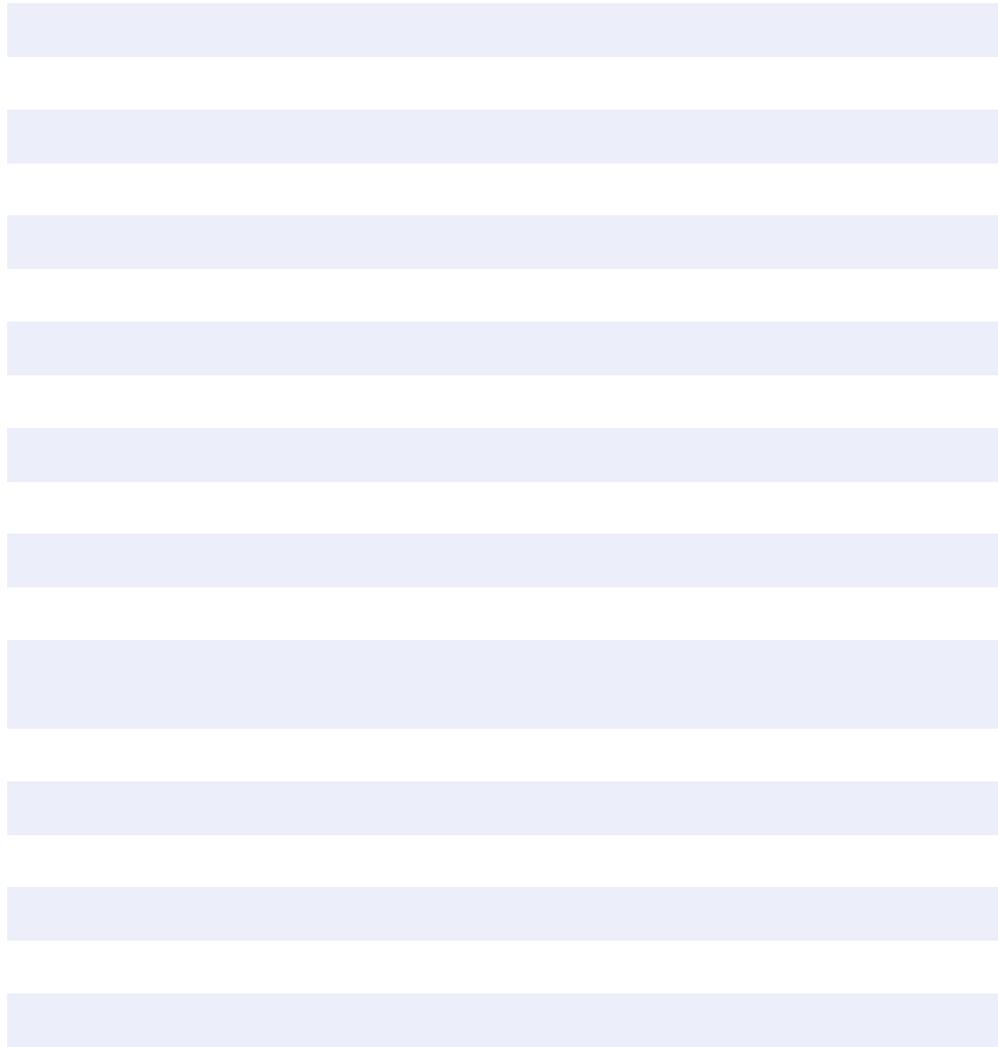
Credit reporting company's investigation

Problem with statement of dispute

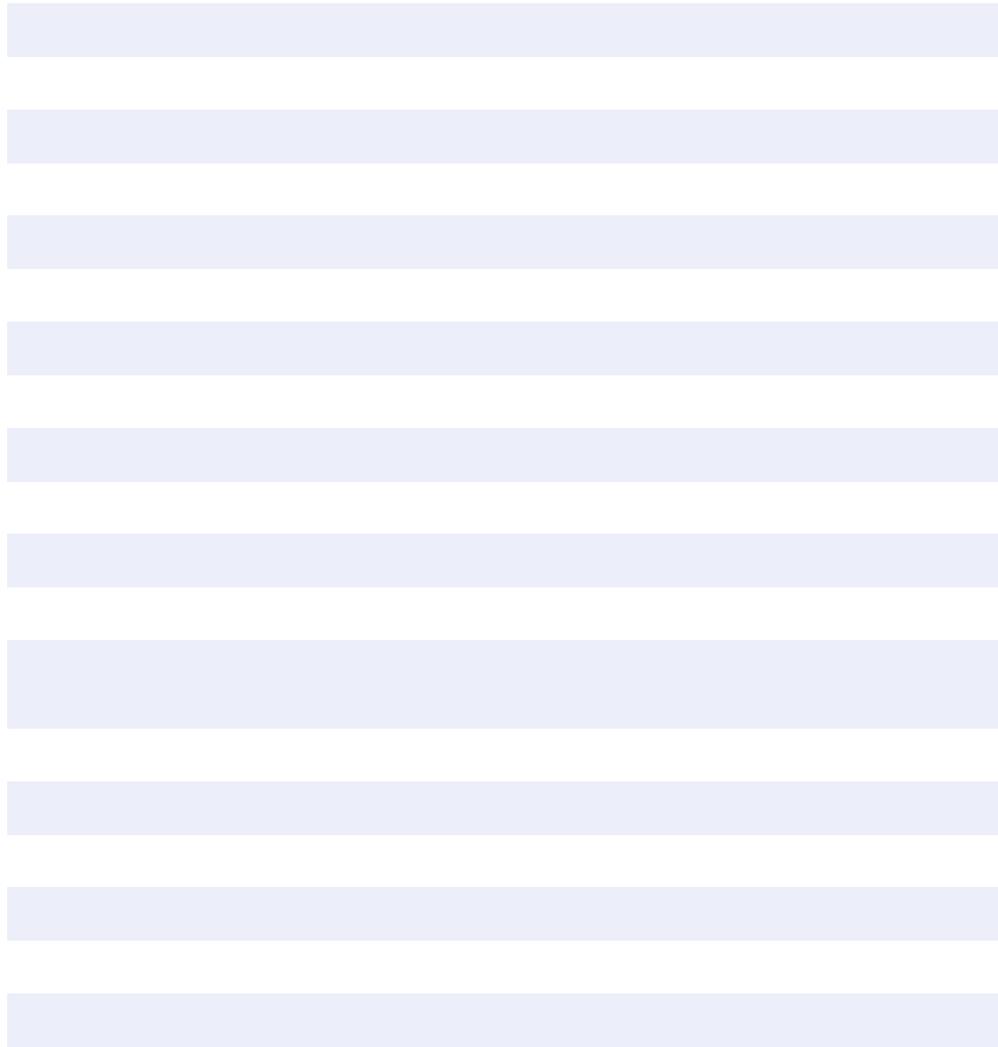
Credit determination

Delinquent account

Consumer Complaints



Consumer Complaints



Consumer Complaints

Bank of America	TX	75217		N/A
PHH Mortgage	TX	75701		N/A
Ocwen	NY	11727		N/A
Ocwen	CA	95467		N/A
Citibank	NY	14464		N/A
Equifax	GA	30024		N/A
Nationstar Mortgage	CA	90001		N/A
Capital One	NY	11020	Older American	N/A
PNC Bank N.A.	IN	46011		N/A
Navient Solutions, Inc.	GA	31750		N/A
Cavalry Investments, LLC	NV	89820		N/A
JPMorgan Chase & Co.	NY	11236		N/A
Wells Fargo & Company	MI	48048		N/A
Citizens Financial Group, Inc.	MI	48111	Older American, Servicemember	N/A
Wells Fargo & Company	GA	30041		N/A
Encore Capital Group	NV	89820		N/A
Bank of America	MD	20743	Servicemember	N/A
Experian	IL	60641		N/A
Citibank	NC	27278	Older American	N/A
Citibank	WA	98367		N/A

Consumer Complaints

Web	08/12/2013	Closed with explanation	Yes
Web	07/29/2013	Closed with monetary relief	Yes
Web	08/14/2013	Closed with explanation	Yes
Web	08/15/2013	Closed with explanation	Yes
Referral	07/29/2013	Closed with explanation	Yes
Web	08/08/2013	Closed with non-monetary relief	Yes
Phone	09/09/2013	Closed with explanation	Yes
Web	07/26/2013	Closed with explanation	Yes
Web	07/29/2013	Closed with explanation	Yes
Web	08/15/2013	Closed with monetary relief	Yes
Web	08/16/2013	Closed with explanation	Yes
Web	08/07/2013	Closed with explanation	Yes
Referral	08/13/2013	Closed with explanation	Yes
Referral	09/24/2013	Closed with explanation	Yes
Web	08/14/2013	Closed with explanation	Yes
Web	08/19/2013	Closed with explanation	Yes
Web	07/26/2013	Closed with non-monetary relief	Yes
Web	08/01/2013	Closed with explanation	Yes
Web	07/25/2013	Closed with explanation	Yes
Web	08/21/2013	Closed with explanation	Yes

Consumer Complaints

No	483361
No	467124
No	489398
No	489384
No	467408
Yes	482995
No	498477
Yes	480777
Yes	467139
No	489429
No	489414
Yes	471992
Yes	483623
Yes	483469
No	492043
No	489425
No	467158
No	476074
No	467161
Yes	493278

Consumer Complaints

08/01/2013	Mortgage	Other mortgage
08/21/2013	Mortgage	Other mortgage
08/14/2013	Debt collection	Non-federal student loan
08/21/2013	Mortgage	Other mortgage
08/14/2013	Mortgage	Other mortgage
08/14/2013	Credit card	
08/21/2013	Bank account or service	Savings account
07/26/2013	Mortgage	Conventional fixed mortgage
08/01/2013	Mortgage	Conventional fixed mortgage
08/14/2013	Credit reporting	
08/21/2013	Mortgage	Other mortgage
07/26/2013	Mortgage	Conventional fixed mortgage
08/14/2013	Debt collection	Credit card
07/26/2013	Mortgage	Conventional adjustable mortgage (ARM)
07/26/2013	Bank account or service	Checking account
08/01/2013	Bank account or service	Checking account
08/14/2013	Mortgage	Conventional fixed mortgage
08/21/2013	Debt collection	Credit card
08/08/2013	Mortgage	Home equity loan or line of credit
08/08/2013	Mortgage	Other mortgage
08/01/2013	Mortgage	Conventional fixed mortgage
08/01/2013	Credit reporting	

Consumer Complaints

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Improper contact or sharing of info Contacted employer after asked not to

Loan servicing, payments, escrow account

Loan modification,collection,foreclosure

Late fee

Deposits and withdrawals

Loan servicing, payments, escrow account

Application, originator, mortgage broker

Credit reporting company's investigation No notice of investigation status/result

Settlement process and costs

Settlement process and costs

Cont'd attempts collect debt not owed Debt is not mine

Loan servicing, payments, escrow account

Account opening, closing, or management

Deposits and withdrawals

Loan modification,collection,foreclosure

Communication tactics Threatened to take legal action

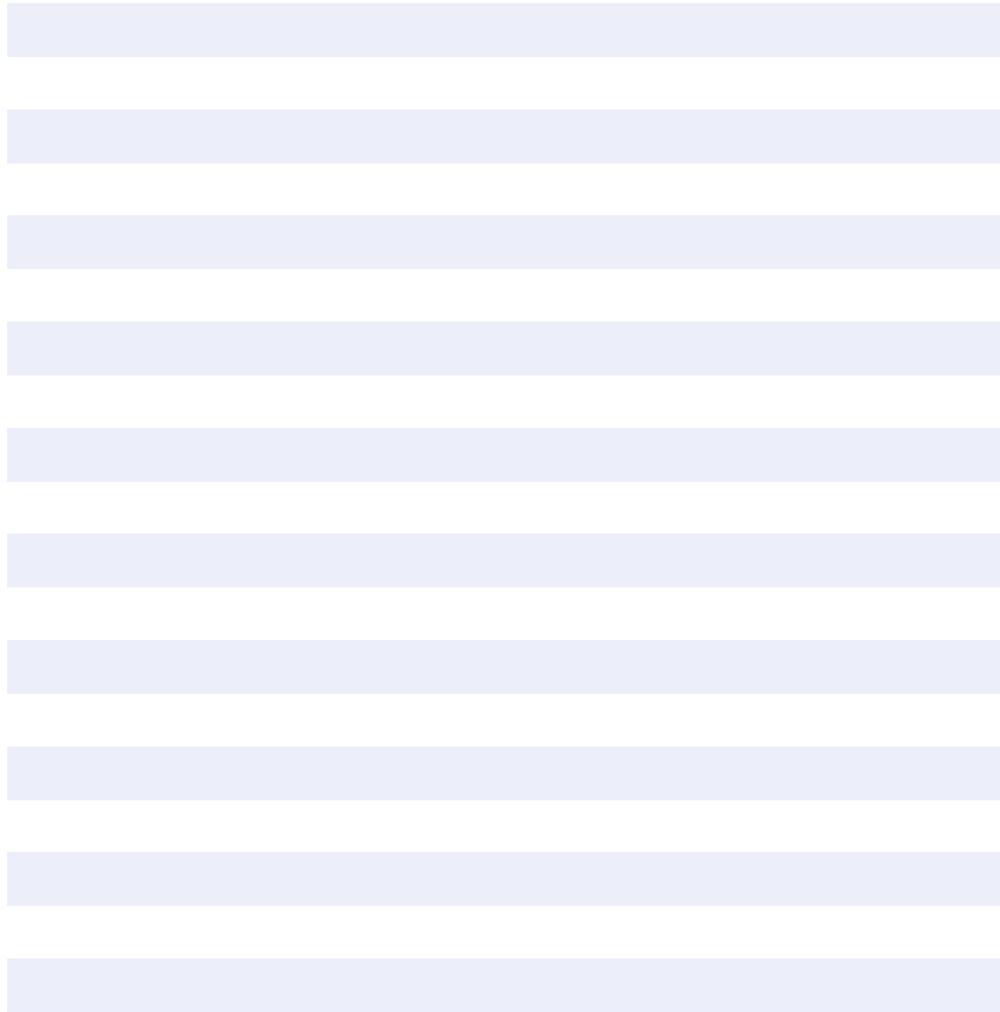
Settlement process and costs

Loan modification,collection,foreclosure

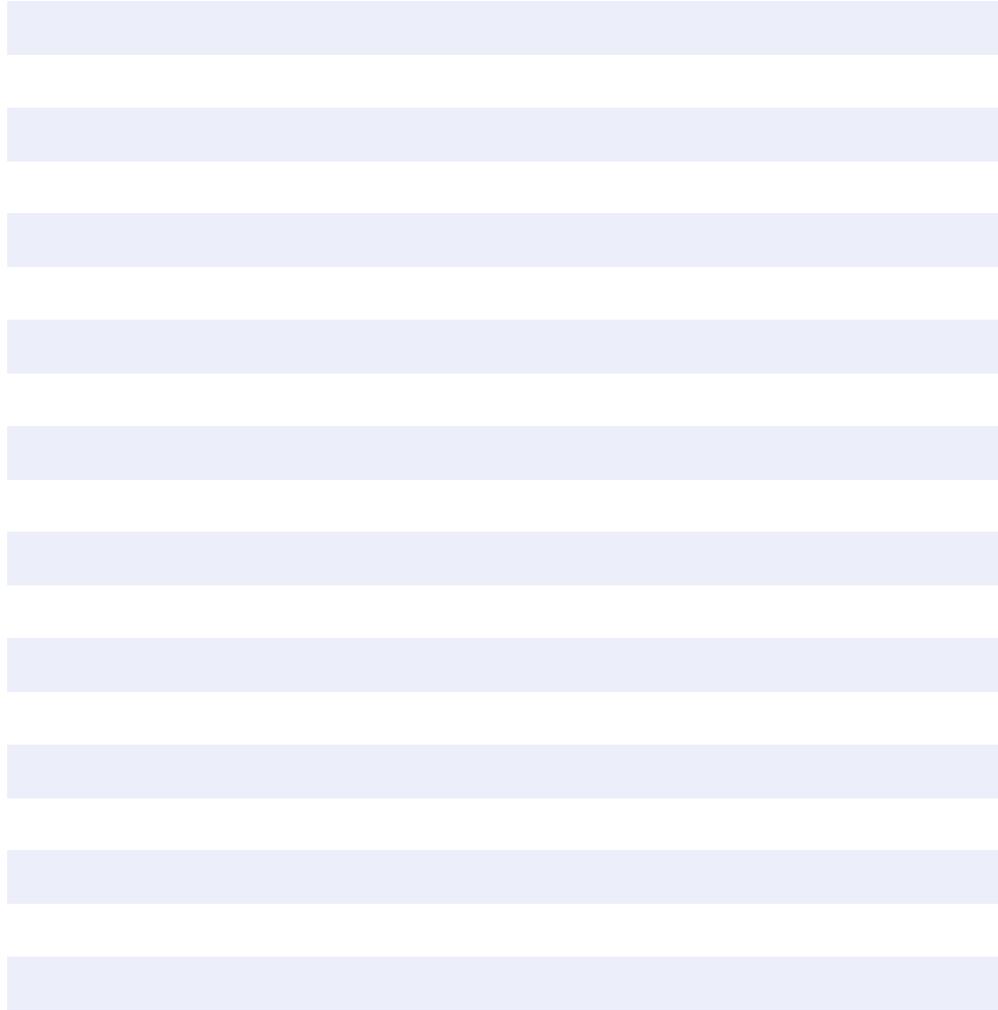
Loan modification,collection,foreclosure

Improper use of my credit report Report improperly shared by CRC

Consumer Complaints



Consumer Complaints



Consumer Complaints

Wells Fargo & Company	OR	97520		N/A
Ocwen	IN	47901		N/A
Radius Global Solutions LLC	NJ	07461	Servicemember	N/A
American Financial Resources, Inc.	FL	32763		N/A
JPMorgan Chase & Co.	CT	06903		N/A
Citibank	TX	75024		N/A
Bank of America	CT	06027		N/A
Nationstar Mortgage	CA	92056		N/A
Select Portfolio Servicing, Inc	CA	93021		N/A
Experian	AZ	85378		N/A
HSBC North America Holdings Inc.	MD	21050		N/A
Citibank	CO	80403		N/A
Capital One	NJ	08852		N/A
Citibank	NJ	07928		N/A
Bank of America	CO	80221		N/A
JPMorgan Chase & Co.	FL	33334		N/A
Bank of America	TX	76039		N/A
Capital One	LA	71477		N/A
Citibank	GA	30328		N/A
21st Mortgage Corporation	TX	78245		N/A
Wells Fargo & Company				N/A
Experian	NJ	08822	Servicemember	N/A

Consumer Complaints

Web	08/08/2013	Closed with explanation	Yes
Referral	08/22/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with explanation	Yes
Referral	08/22/2013	Closed with explanation	Yes
Web	08/15/2013	Closed with explanation	Yes
Web	08/14/2013	Closed with monetary relief	Yes
Referral	08/22/2013	Closed with explanation	Yes
Web	08/22/2013	Closed with explanation	Yes
Web	08/07/2013	Closed with explanation	Yes
Web	08/23/2013	Closed with non-monetary relief	Yes
Referral	08/22/2013	Closed with explanation	Yes
Web	07/29/2013	Closed with explanation	Yes
Web	08/21/2013	Closed with explanation	Yes
Web	07/29/2013	Closed with explanation	Yes
Web	07/29/2013	Closed with explanation	Yes
Referral	08/06/2013	Closed with explanation	Yes
Web	08/15/2013	Closed with explanation	Yes
Phone	08/22/2013	Closed with monetary relief	Yes
Web	08/13/2013	Closed with explanation	Yes
Web	08/12/2013	Closed with explanation	Yes
Phone	08/05/2013	Closed with explanation	Yes
Web	08/06/2013	Closed with explanation	Yes

Consumer Complaints

No	472011
No	499545
Yes	492045
Yes	499552
No	489435
No	492046
No	499554
No	467171
No	472033
No	489443
No	499557
Yes	466931
Yes	489440
No	467175
No	467176
No	472031
No	489446
No	499564
No	483417
No	483420
Yes	472040
No	472015

Consumer Complaints

08/21/2013	Credit reporting	
07/25/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/14/2013	Mortgage	Other mortgage
08/14/2013	Mortgage	Other mortgage
08/08/2013	Debt collection	I do not know
08/01/2013	Mortgage	Conventional fixed mortgage
08/21/2013	Credit card	
08/01/2013	Credit reporting	
07/25/2013	Mortgage	Conventional fixed mortgage
08/14/2013	Mortgage	Other mortgage
07/26/2013	Mortgage	Other mortgage
08/01/2013	Mortgage	Other mortgage
08/14/2013	Mortgage	Other mortgage
07/26/2013	Student loan	Non-federal student loan
07/26/2013	Debt collection	Federal student loan
07/26/2013	Credit reporting	
08/14/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/21/2013	Mortgage	Conventional fixed mortgage

Consumer Complaints

Incorrect information on credit report	Account terms
Settlement process and costs	
Loan servicing, payments, escrow account	
Loan servicing, payments, escrow account	
Disclosure verification of debt	Right to dispute notice not received
Loan modification, collection, foreclosure	
Credit card protection / Debt protection	
Incorrect information on credit report	Information is not mine
Loan modification, collection, foreclosure	
Repaying your loan	Repaying your loan
Communication tactics	Frequent or repeated calls
Incorrect information on credit report	Account terms
False statements or representation	Attempted to collect wrong amount
Loan modification, collection, foreclosure	

Consumer Complaints



Consumer Complaints



Consumer Complaints

Experian	FL	34120		N/A
Real Time Resolutions	CA	95765		N/A
Ocwen	CA	95608	Older American	N/A
PNC Bank N.A.	NC	27909		N/A
Credit Services of Oregon, Inc.	OR	97023		N/A
M&T Bank Corporation	NJ	07650		N/A
Capital One	CA	95618		N/A
Experian	GA	30126		N/A
JPMorgan Chase & Co.	IN	46514		N/A
JPMorgan Chase & Co.	CA	90018		N/A
Caliber Home Loans, Inc	AZ	85297		N/A
Wells Fargo & Company	FL	32141	Older American	N/A
Bank of America	MI	48035		N/A
Bank of America	LA	70808		N/A
PHH Mortgage	CA	91344		N/A
Wells Fargo & Company	DE	11962	Servicemember	N/A
Expert Global Solutions, Inc.	NY	10466		N/A
GC Services Limited Partnership	VA	22191		N/A
Equifax	AZ	85119		N/A
Rent Recovery Solutions	GA	30043	Servicemember	N/A
JPMorgan Chase & Co.	NC	28117		N/A

Consumer Complaints

Web	08/22/2013	Closed with non-monetary relief	Yes
Web	07/29/2013	Closed with explanation	Yes
Web	08/16/2013	Closed	Yes
Postal mail	08/15/2013	Closed with explanation	Yes
Web	08/08/2013	Closed with explanation	Yes
Web	08/07/2013	Closed with explanation	Yes
Web	08/22/2013	Closed with explanation	Yes
Web	08/01/2013	Closed with explanation	Yes
Web	07/29/2013	Closed with explanation	Yes
Referral	08/16/2013	Closed with explanation	Yes
Referral	07/29/2013	Closed with explanation	Yes
Referral	08/05/2013	Closed with explanation	Yes
Referral	08/15/2013	Closed with explanation	Yes
Referral	08/15/2013	Closed with explanation	Yes
Referral	08/15/2013	Closed with explanation	Yes
Referral	08/16/2013	Closed with non-monetary relief	Yes
Referral	07/29/2013	Closed with explanation	Yes
Web	07/26/2013	Closed with non-monetary relief	Yes
Web	07/26/2013	Closed with explanation	Yes
Web	08/22/2013	Closed with explanation	Yes
Web	08/22/2013	Closed with explanation	Yes

Consumer Complaints

No	499566
No	466626
No	493279
Yes	488783
Yes	482722
No	472046
No	499568
No	476021
No	466634
No	493307
No	467731
No	472931
No	489631
No	489637
Yes	489627
No	493295
No	467777
No	467187
No	459257
No	491193
No	499574

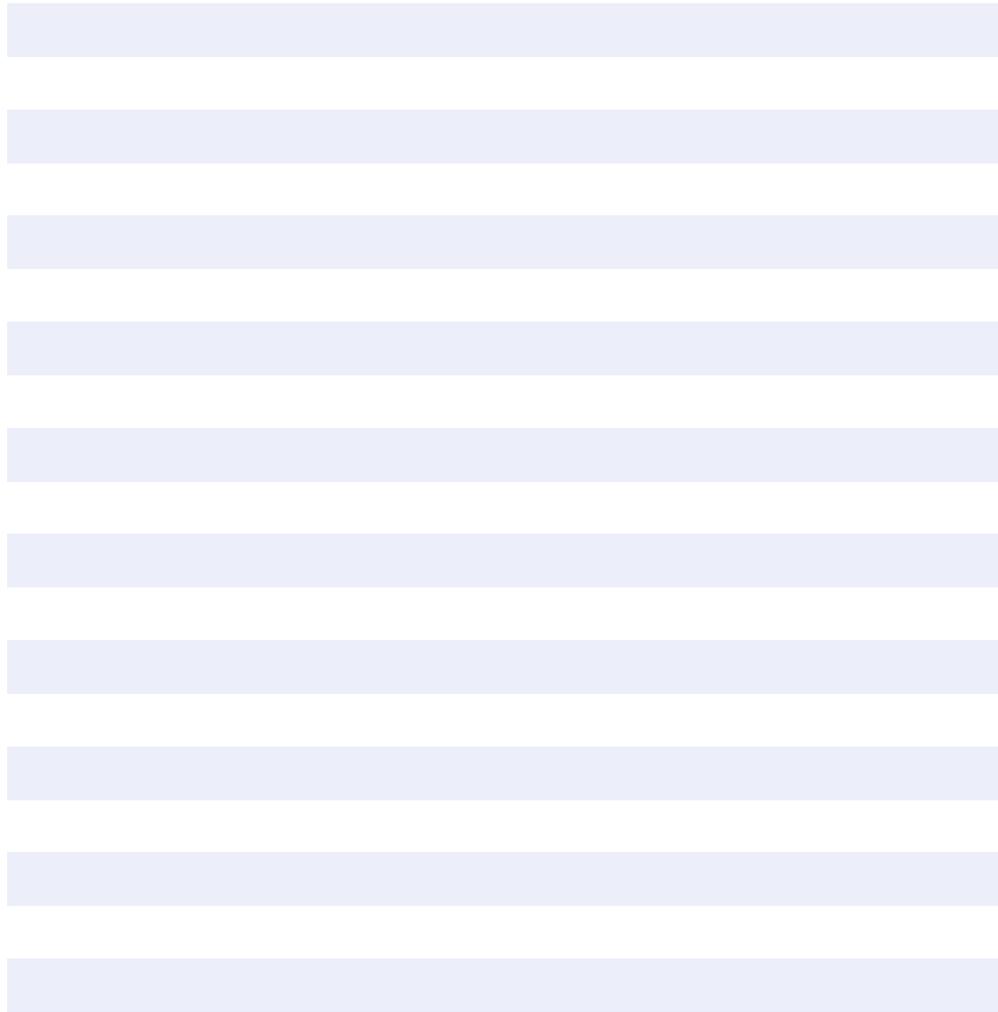
Consumer Complaints

07/26/2013	Credit reporting	
07/26/2013	Bank account or service	Other bank product/service
08/14/2013	Credit reporting	
07/26/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/01/2013	Mortgage	Conventional fixed mortgage
08/21/2013	Credit card	
07/26/2013	Credit reporting	
08/01/2013	Bank account or service	Checking account
08/14/2013	Bank account or service	Checking account
08/14/2013	Bank account or service	Checking account
08/14/2013	Bank account or service	Checking account
07/25/2013	Bank account or service	Savings account
08/14/2013	Mortgage	Other mortgage
08/01/2013	Bank account or service	Checking account
08/14/2013	Bank account or service	Checking account
07/26/2013	Mortgage	FHA mortgage
07/26/2013	Credit reporting	
08/01/2013	Credit card	
08/14/2013	Credit reporting	
08/14/2013	Bank account or service	Checking account
08/01/2013	Bank account or service	Checking account

Consumer Complaints

Incorrect information on credit report	Account status
Account opening, closing, or management	
Incorrect information on credit report	Account status
Cont'd attempts collect debt not owed	Debt is not mine
Loan servicing, payments, escrow account	
Identity theft / Fraud / Embezzlement	
Incorrect information on credit report	Account status
Account opening, closing, or management	
Deposits and withdrawals	
Account opening, closing, or management	
Account opening, closing, or management	
Account opening, closing, or management	
Loan servicing, payments, escrow account	
Deposits and withdrawals	
Account opening, closing, or management	
Application, originator, mortgage broker	
Incorrect information on credit report	Account terms
Identity theft / Fraud / Embezzlement	
Incorrect information on credit report	Reinserted previously deleted info
Deposits and withdrawals	
Making/receiving payments, sending money	

Consumer Complaints



Consumer Complaints



Consumer Complaints

Experian	PR	00927		N/A
PayPal Holdings, Inc.	MN	55433	Older American	N/A
Experian	NY	10272		N/A
Retrieval-Masters Creditors Bureau, Inc.	NC	28451		N/A
Nationstar Mortgage	CA	91342		N/A
Capital One	MI	48377		N/A
TransUnion Intermediate Holdings, Inc.	PR	00927		N/A
Wells Fargo & Company	FL	32931		N/A
Wells Fargo & Company	NE	68516		N/A
Fifth Third Financial Corporation	MI	49685		N/A
TD Bank US Holding Company	FL	33012		N/A
BNY Mellon	WI	53218		N/A
Bank of America	NY	14612		N/A
Bank of America	CA	92833		N/A
Citibank	NY	10457		N/A
Bank of America	GA	30248	Older American	N/A
Equifax	OH	44109		N/A
SunTrust Banks, Inc.	VA	23320		N/A
Experian	CO	80221		N/A
Wells Fargo & Company	TX	77449		N/A
Bank of America	RI	02874		N/A

Consumer Complaints

Postal mail	08/29/2013	Closed with non-monetary relief	Yes
Referral	08/01/2013	Closed with explanation	Yes
Postal mail	08/28/2013	Closed with non-monetary relief	Yes
Phone	08/02/2013	Closed	Yes
Web	08/07/2013	Closed with explanation	Yes
Web	08/21/2013	Closed with explanation	Yes
Postal mail	08/29/2013	Closed with non-monetary relief	Yes
Referral	08/06/2013	Closed with explanation	Yes
Referral	08/15/2013	Closed with monetary relief	Yes
Referral	08/15/2013	Closed with monetary relief	Yes
Referral	08/15/2013	Closed with monetary relief	Yes
Referral	07/29/2013	Closed with explanation	Yes
Referral	08/15/2013	Closed with explanation	Yes
Referral	08/05/2013	Closed with explanation	Yes
Referral	08/15/2013	Closed with explanation	Yes
Web	07/29/2013	Closed with explanation	Yes
Web	07/26/2013	Closed with non-monetary relief	Yes
Referral	08/05/2013	Closed with explanation	Yes
Postal mail	08/16/2013	Closed with explanation	Yes
Web	08/15/2013	Closed with explanation	Yes
Web	08/05/2013	Closed with explanation	Yes

Consumer Complaints

No	467188
No	462589
No	489451
No	467198
Yes	472061
Yes	498514
No	467189
No	475066
No	489515
No	489519
No	488797
No	467555
No	489522
No	473086
No	489541
No	467211
No	457127
No	473014
No	488807
No	489460
No	472081

Consumer Complaints

08/14/2013	Mortgage	Conventional fixed mortgage
07/25/2013	Debt collection	Credit card
07/25/2013	Mortgage	FHA mortgage
08/21/2013	Credit card	
08/21/2013	Mortgage	Conventional fixed mortgage
08/21/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/01/2013	Credit reporting	
08/08/2013	Mortgage	FHA mortgage
08/08/2013	Credit card	
08/14/2013	Mortgage	FHA mortgage
07/25/2013	Mortgage	Other mortgage
08/21/2013	Bank account or service	Checking account
08/01/2013	Bank account or service	Checking account
08/14/2013	Mortgage	Other mortgage
08/14/2013	Bank account or service	(CD) Certificate of deposit
08/14/2013	Bank account or service	(CD) Certificate of deposit
07/25/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/01/2013	Mortgage	Other mortgage
08/21/2013	Bank account or service	Checking account
07/26/2013	Mortgage	Other mortgage

Consumer Complaints

Loan servicing, payments, escrow account

Taking/threatening an illegal action

Threatened to sue on too old debt

Loan modification, collection, foreclosure

Other fee

Loan servicing, payments, escrow account

Loan modification, collection, foreclosure

Unable to get credit report/credit score

Problem getting my free annual report

Loan modification, collection, foreclosure

Other

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Deposits and withdrawals

Problems caused by my funds being low

Loan modification, collection, foreclosure

Account opening, closing, or management

Account opening, closing, or management

Disclosure verification of debt

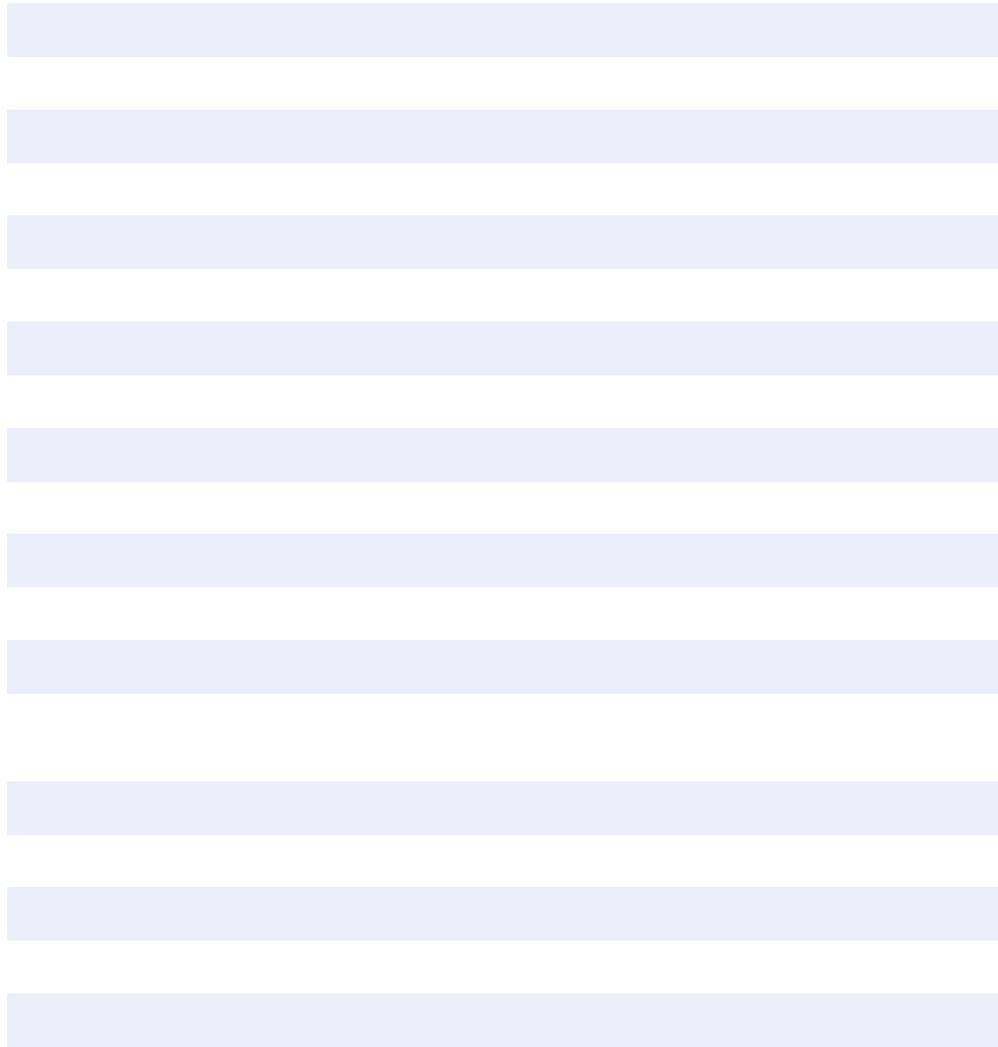
Not given enough info to verify debt

Loan modification, collection, foreclosure

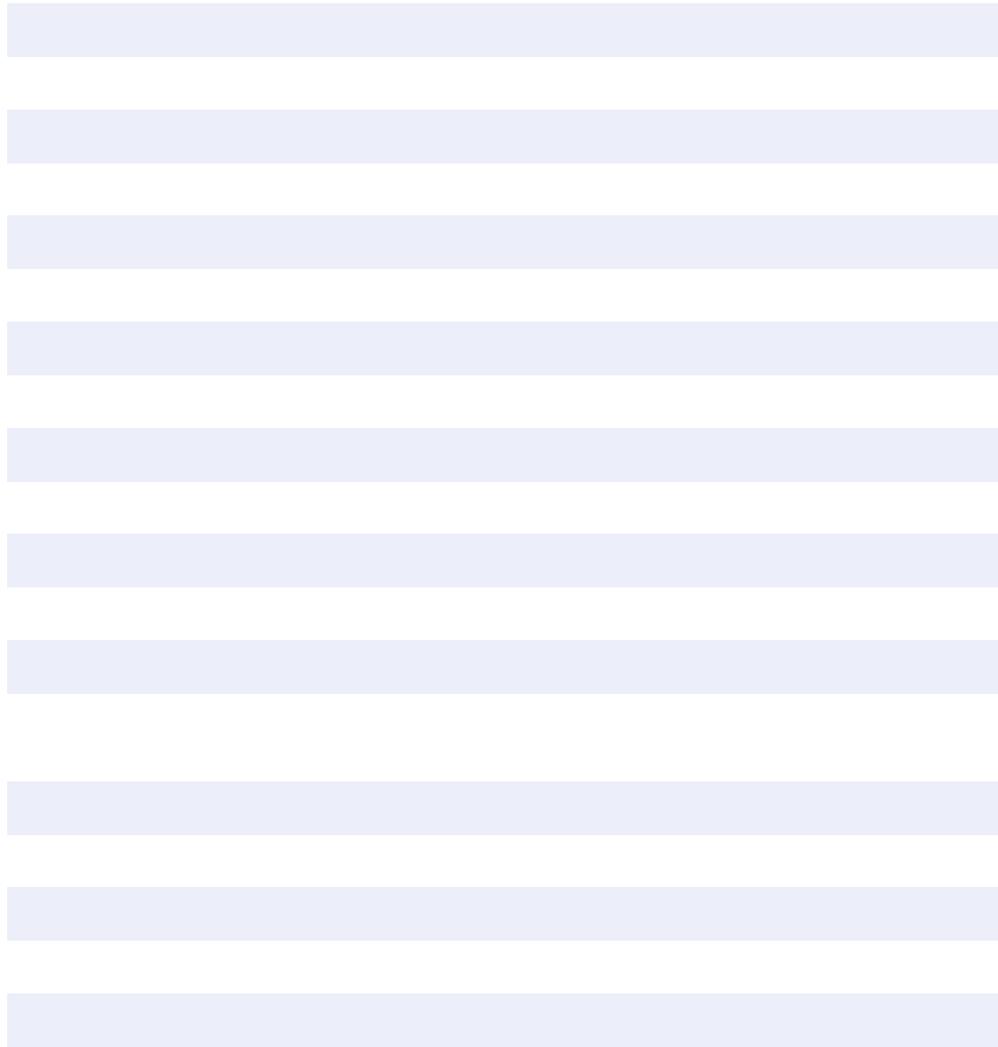
Deposits and withdrawals

Loan modification, collection, foreclosure

Consumer Complaints



Consumer Complaints



Consumer Complaints

Caliber Home Loans, Inc	CA	92506		N/A
Zwicker & Associates	FL	33160	Older American	N/A
Nationstar Mortgage	NY	10458		N/A
Bank of America	NC	27106		N/A
Bank of America	CA	90002	Older American	N/A
Bank of America	WA	98002		N/A
Equifax	AZ	85750		N/A
Dovenmuehle Mortgage Inc.	IL	62203		N/A
JPMorgan Chase & Co.	CA	92124		N/A
Bank of America	PA	17545		N/A
JPMorgan Chase & Co.	IN	46514		N/A
Ally Financial Inc.	CA	94002		N/A
Bank of America	CA	54020		N/A
Bank of America	CA	94591		N/A
TCF National Bank	IL	60151	Older American, Servicemember	N/A
Bank of America	TX	75082		N/A
Citibank	TX	78660		N/A
Bank of America	CA	92804		N/A
Bank of America	FL	33196	Older American	N/A
Nationstar Mortgage	FL	33308		N/A

Consumer Complaints

Web	08/15/2013	Closed with explanation	Yes
Web	07/25/2013	Closed with non-monetary relief	Yes
Web	07/29/2013	Closed with explanation	Yes
Phone	08/22/2013	Closed with explanation	Yes
Phone	08/22/2013	Closed with explanation	Yes
Web	08/22/2013	Closed with explanation	Yes
Web	08/01/2013	Closed with non-monetary relief	Yes
Web	08/12/2013	Closed with non-monetary relief	Yes
Web	08/08/2013	Closed with explanation	Yes
Web	08/15/2013	Closed with explanation	Yes
Web	07/29/2013	Closed with explanation	Yes
Web	08/22/2013	Closed with explanation	Yes
Phone	08/06/2013	Closed with monetary relief	Yes
Referral	08/15/2013	Closed with explanation	Yes
Phone	08/16/2013	Closed with explanation	Yes
Web	08/16/2013	Closed with monetary relief	Yes
Web	07/25/2013	Closed with explanation	Yes
Referral	08/06/2013	Closed with explanation	Yes
Web	08/22/2013	Closed with explanation	Yes
Referral	07/29/2013	Closed with explanation	Yes

Consumer Complaints

Yes	489462
No	466561
No	465059
No	499591
No	501073
No	499594
No	472102
No	484204
No	483522
No	488865
No	466731
Yes	499598
No	472112
No	489484
No	489485
No	489023
Yes	466749
No	472128
Yes	499603
No	475695

Consumer Complaints

08/01/2013	Mortgage	Home equity loan or line of credit
07/25/2013	Mortgage	Other mortgage
07/25/2013	Credit card	
08/08/2013	Mortgage	Conventional fixed mortgage
08/08/2013	Debt collection	Mortgage
07/26/2013	Mortgage	Other mortgage
08/14/2013	Bank account or service	Checking account
08/14/2013	Mortgage	Conventional fixed mortgage
08/08/2013	Mortgage	Other mortgage
08/01/2013	Mortgage	Conventional fixed mortgage
08/08/2013	Mortgage	Other mortgage
08/21/2013	Mortgage	Other mortgage
07/25/2013	Mortgage	Conventional fixed mortgage
07/26/2013	Debt collection	Credit card
08/08/2013	Mortgage	Other mortgage
07/26/2013	Debt collection	Credit card
08/08/2013	Mortgage	Other mortgage
08/08/2013	Mortgage	Other mortgage
07/25/2013	Debt collection	I do not know
08/01/2013	Mortgage	Other mortgage
08/08/2013	Mortgage	Other mortgage
08/08/2013	Mortgage	Other mortgage

Consumer Complaints



Consumer Complaints



Consumer Complaints

Fifth Third Financial Corporation	MI	48461		N/A
HSBC North America Holdings Inc.	OH	45406		N/A
Synchrony Financial	TX	76039		N/A
PNC Bank N.A.	OH	45432		N/A
Ocwen	FL	32819		N/A
Wells Fargo & Company	GA	30087		N/A
BMO Harris	MN	55076		N/A
SunTrust Banks, Inc.	NC	28443		N/A
Wells Fargo & Company	CA	91367		N/A
Bank of America	FL	33617		N/A
Bayview Loan Servicing, LLC	FL	34652		N/A
Citibank	MI	48618		N/A
Bank of America	MA	01845		N/A
Citibank	GA	34340		N/A
Wells Fargo & Company	OR	97415		N/A
FMS Inc.	IA	50070	Servicemember	N/A
Bank of America	MD	20748		N/A
Ocwen	FL	42218		N/A
Portfolio Recovery Associates, Inc.	CA	93551		N/A
JPMorgan Chase & Co.	FL	32789		N/A
Bank of America	GA	30519		N/A
Ocwen	GA	30075	Servicemember	N/A

Consumer Complaints

Referral	08/05/2013	Closed with explanation	Yes
Referral	07/29/2013	Closed with explanation	Yes
Web	07/25/2013	Closed with monetary relief	Yes
Web	08/12/2013	Closed with explanation	Yes
Postal mail	10/24/2013	Closed with explanation	Yes
Referral	07/30/2013	Closed with explanation	Yes
Referral	08/16/2013	Closed with explanation	Yes
Web	08/15/2013	Closed with non-monetary relief	Yes
Referral	08/13/2013	Closed with explanation	Yes
Web	08/06/2013	Closed with explanation	Yes
Referral	08/12/2013	Closed with explanation	Yes
Referral	08/22/2013	Closed with explanation	Yes
Web	07/29/2013	Closed with explanation	Yes
Phone	08/01/2013	Closed with explanation	Yes
Referral	08/09/2013	Closed with explanation	Yes
Web	07/26/2013	Closed with explanation	Yes
Referral	08/09/2013	Closed with explanation	Yes
Referral	08/09/2013	Closed with explanation	Yes
Web	07/25/2013	Closed with non-monetary relief	Yes
Referral	08/06/2013	Closed with explanation	Yes
Referral	08/09/2013	Closed with explanation	Yes
Referral	08/09/2013	Closed with explanation	Yes

Consumer Complaints

No	472933
No	466755
No	463183
No	483546
No	484236
No	467273
No	489563
No	489494
No	483552
Yes	463210
No	483554
No	500139
Yes	466723
No	467250
No	484568
No	467286
No	484569
No	483802
No	466776
No	471405
No	483560
No	484193

Consumer Complaints

07/26/2013	Consumer Loan	Vehicle loan
08/14/2013	Bank account or service	Checking account
08/14/2013	Mortgage	Conventional fixed mortgage
07/25/2013	Debt collection	Credit card
08/01/2013	Student loan	Non-federal student loan
08/01/2013	Credit reporting	
08/08/2013	Credit card	
07/25/2013	Consumer Loan	Installment loan
07/25/2013	Consumer Loan	Installment loan
08/01/2013	Mortgage	Conventional fixed mortgage
08/01/2013	Credit card	
08/08/2013	Mortgage	Other mortgage
08/21/2013	Mortgage	Conventional fixed mortgage
08/08/2013	Mortgage	Other mortgage
07/25/2013	Mortgage	Conventional fixed mortgage
08/01/2013	Bank account or service	Other bank product/service
07/25/2013	Mortgage	Other mortgage
07/26/2013	Bank account or service	Checking account
07/26/2013	Mortgage	Other mortgage
08/08/2013	Mortgage	Conventional fixed mortgage

Consumer Complaints

Problems when you are unable to pay

Account opening, closing, or management

Loan modification, collection, foreclosure

Taking/threatening an illegal action

Sued w/o proper notification of suit

Problems when you are unable to pay

Problems when you are unable to pay

Credit monitoring or identity protection

Billing dispute

Billing disputes

Shopping for a loan or lease

Shopping for a loan or lease

Loan servicing, payments, escrow account

Closing/Cancelling account

Loan modification, collection, foreclosure

Loan servicing, payments, escrow account

Application, originator, mortgage broker

Loan servicing, payments, escrow account

Account opening, closing, or management

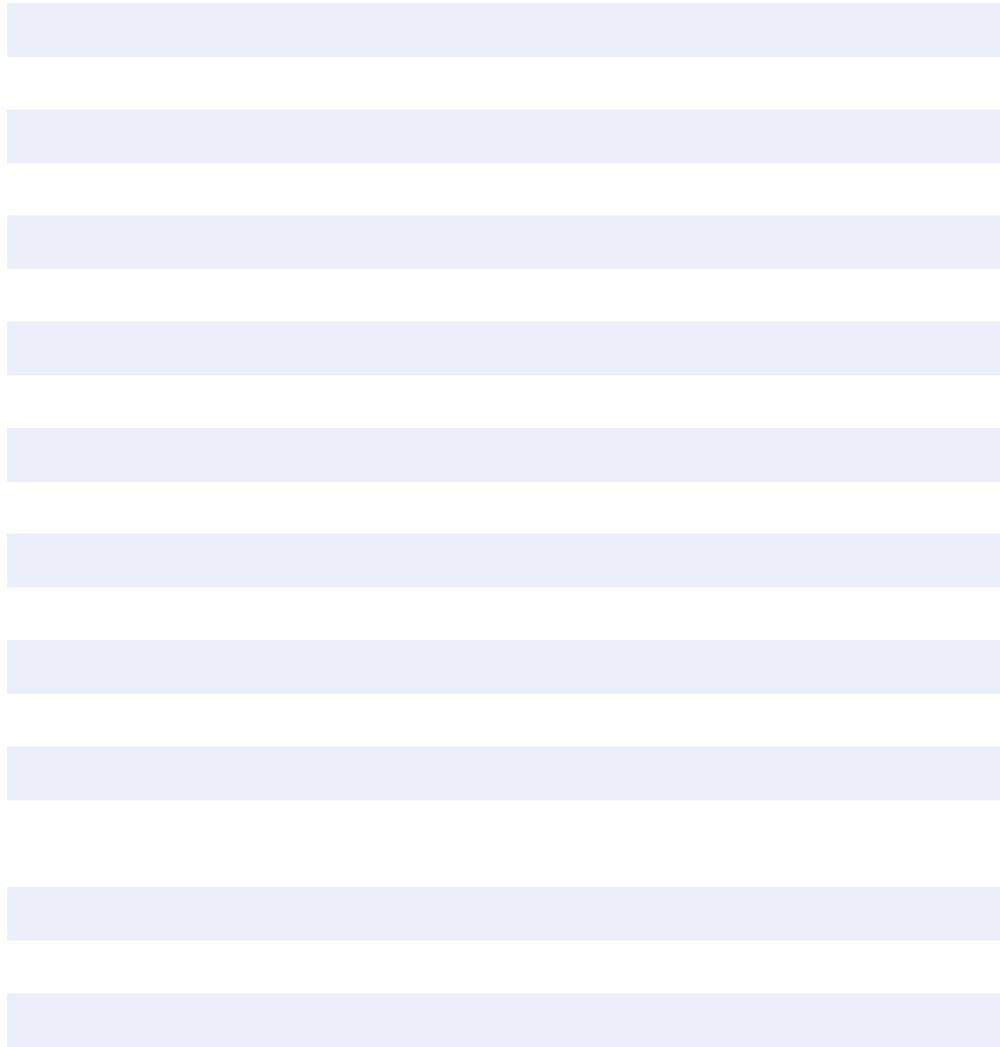
Loan modification, collection, foreclosure

Using a debit or ATM card

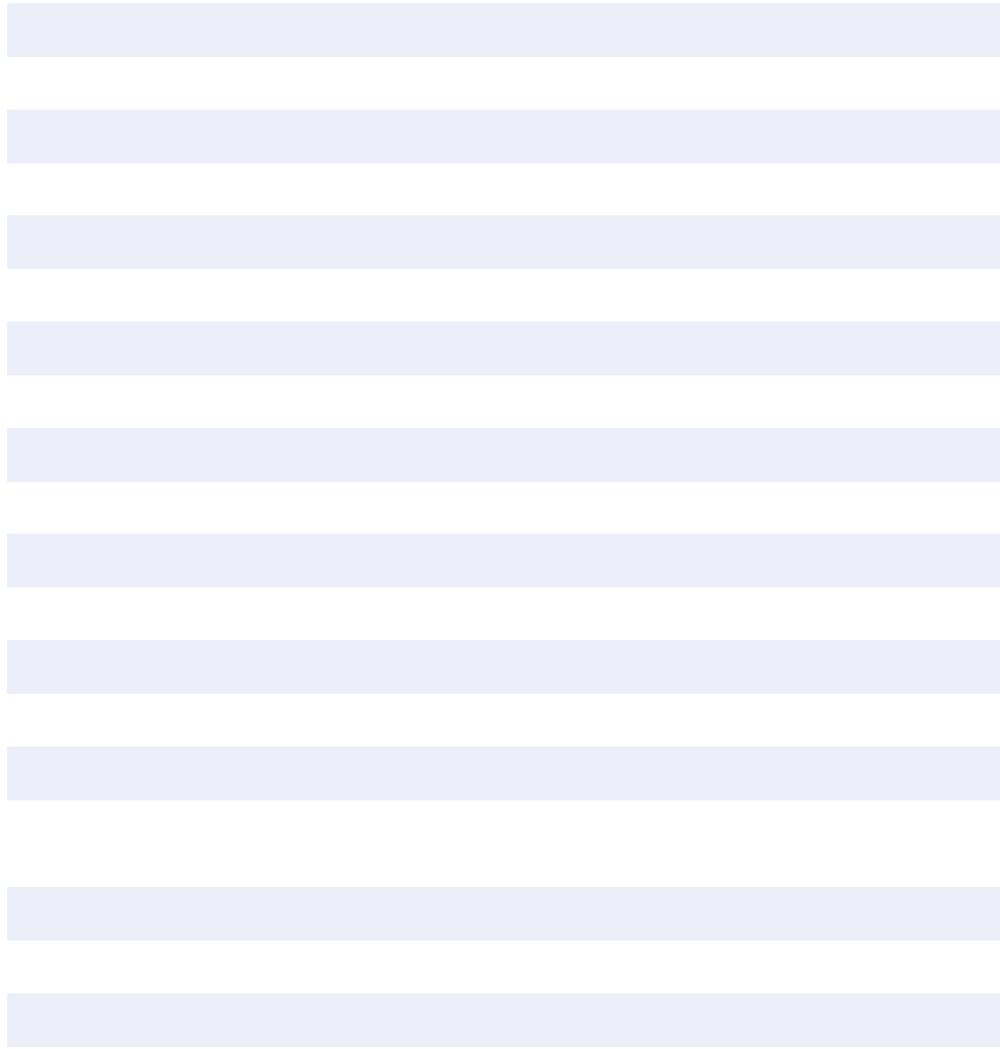
Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Consumer Complaints



Consumer Complaints



Consumer Complaints

SunTrust Banks, Inc.	MD	20759		N/A
The Huntington National Bank	OH	43207	Servicemember	N/A
Bank of America	OH	43229		N/A
Discover	TX	75070		N/A
JPMorgan Chase & Co.	CA	90028		N/A
Citibank	LA	70003		N/A
Comerica	MI	48234	Older American	N/A
Wells Fargo & Company	FL	33881		N/A
SunTrust Banks, Inc.	FL	33881		N/A
Ocwen	CA	91724		N/A
Capital One	NY	10965		N/A
Nationstar Mortgage	FL	32591		N/A
Bank of America	GA	30024		N/A
The Huntington National Bank	OH	43082		N/A
Bank of America	MN	55447		N/A
Bank of America	AL	36532		N/A
Ocwen	CA	95608	Older American, Servicemember	N/A
JPMorgan Chase & Co.	TX	75070		N/A
Wells Fargo & Company	CA	95376		N/A
Wells Fargo & Company	PA	18706		N/A

Consumer Complaints

Web	07/29/2013	Closed with explanation	Yes
Phone	08/16/2013	Closed with explanation	Yes
Phone	08/15/2013	Closed with explanation	Yes
Web	07/26/2013	Closed with explanation	Yes
Web	08/05/2013	Closed with explanation	Yes
Web	08/06/2013	Closed with explanation	Yes
Referral	08/16/2013	Closed with explanation	Yes
Postal mail	07/26/2013	Closed with explanation	Yes
Postal mail	07/26/2013	Closed with explanation	Yes
Web	08/05/2013	Closed with explanation	Yes
Phone	08/05/2013	Closed with explanation	Yes
Referral	08/09/2013	Closed with explanation	Yes
Web	08/22/2013	Closed with explanation	Yes
Web	08/09/2013	Closed with monetary relief	Yes
Web	07/29/2013	Closed with explanation	Yes
Referral	08/07/2013	Closed with explanation	Yes
Phone	07/29/2013	Closed with explanation	Yes
Web	07/29/2013	Closed with monetary relief	Yes
Referral	07/29/2013	Closed with explanation	Yes
Web	08/09/2013	Closed with explanation	Yes

Consumer Complaints

Yes	463940
No	489498
No	489499
No	466787
No	472143
Yes	472144
No	482686
No	466684
No	466686
Yes	472150
Yes	472154
No	482704
No	499619
No	483579
Yes	474961
No	472729
Yes	466809
No	474878
Yes	468023
Yes	483584

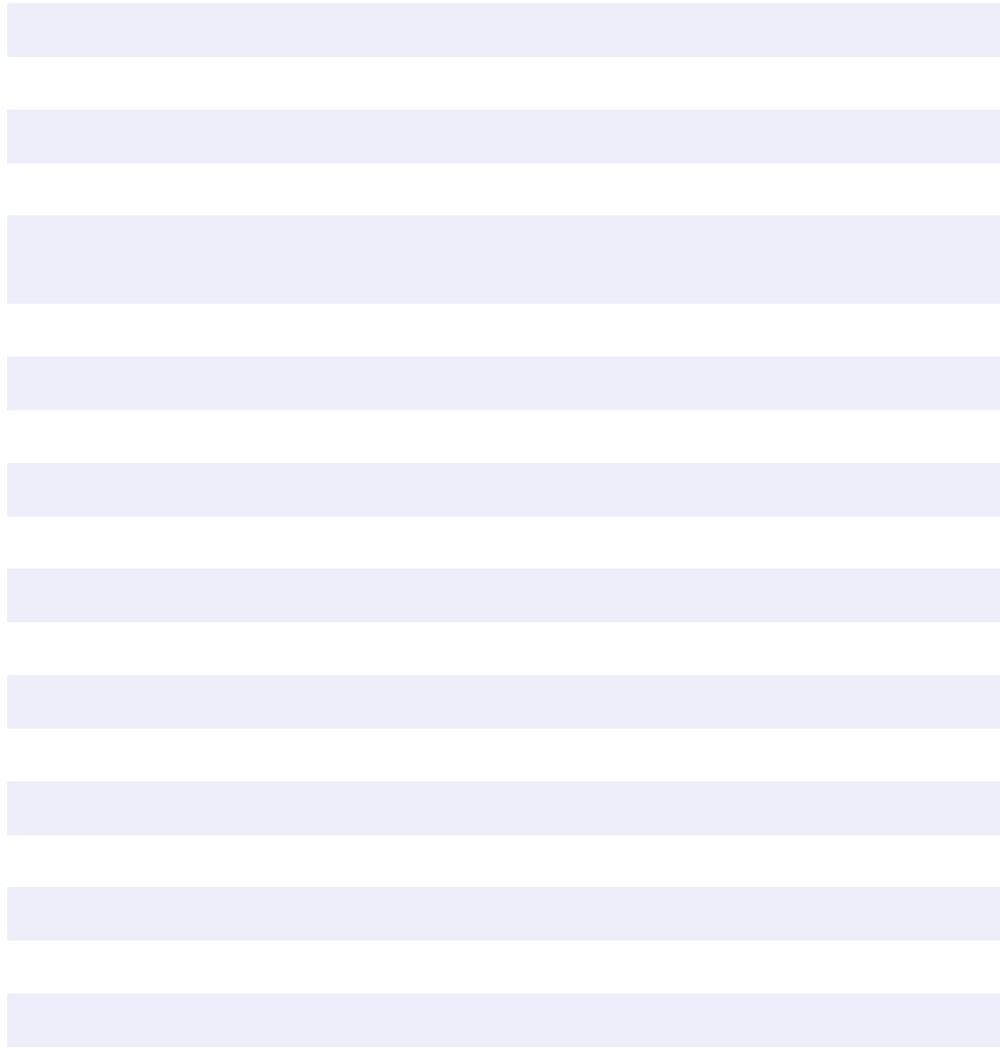
Consumer Complaints

08/08/2013	Credit reporting	
08/14/2013	Mortgage	Home equity loan or line of credit
07/26/2013	Mortgage	VA mortgage
07/25/2013	Credit card	
08/08/2013	Credit card	
08/08/2013	Mortgage	VA mortgage
07/26/2013	Credit card	
08/14/2013	Credit card	
08/09/2013	Credit card	
08/08/2013	Consumer Loan	Vehicle loan
08/14/2013	Student loan	Non-federal student loan
07/26/2013	Credit reporting	
07/25/2013	Mortgage	Other mortgage
08/01/2013	Mortgage	Conventional fixed mortgage
08/14/2013	Mortgage	FHA mortgage
08/21/2013	Credit card	
07/26/2013	Bank account or service	Other bank product/service
08/21/2013	Mortgage	Other mortgage
08/14/2013	Debt collection	I do not know
08/01/2013	Credit reporting	
08/08/2013	Mortgage	Conventional fixed mortgage

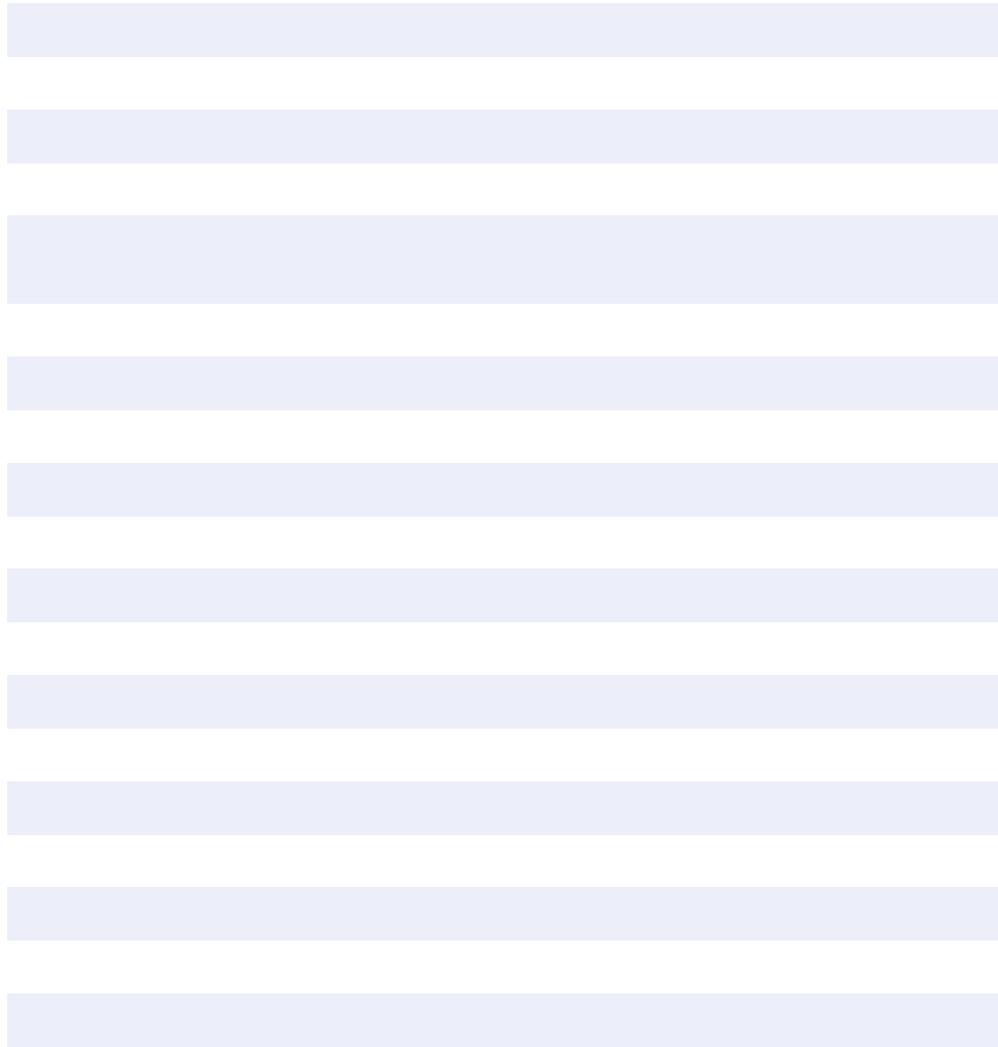
Consumer Complaints

Incorrect information on credit report	Account status
Loan modification, collection, foreclosure	
Loan modification, collection, foreclosure	
Application processing delay	
Billing disputes	
Loan modification, collection, foreclosure	
Convenience checks	
APR or interest rate	
Credit determination	
Managing the loan or lease	
Repaying your loan	Repaying your loan
Credit reporting company's investigation	Inadequate help over the phone
Loan servicing, payments, escrow account	
Loan modification, collection, foreclosure	
Loan modification, collection, foreclosure	
Billing disputes	
Account opening, closing, or management	
Loan modification, collection, foreclosure	
Disclosure verification of debt	Not given enough info to verify debt
Incorrect information on credit report	Information is not mine
Credit decision / Underwriting	

Consumer Complaints



Consumer Complaints



Consumer Complaints

Experian	IN	46033		N/A
Wells Fargo & Company	MT	95715	Older American	N/A
Wells Fargo & Company	MD	21207	Servicemember	N/A
Citibank	MA	02703		N/A
Barclays PLC	MD	20874	Older American	N/A
Bank of America	AL	36695	Servicemember	N/A
JPMorgan Chase & Co.	NH	03470	Older American, Servicemember	N/A
Capital One	MN	55045		N/A
Amex	NJ	07205		N/A
Wells Fargo & Company	CA	92071		N/A
Citibank	CA	90034		N/A
Equifax	NC	28205		N/A
Ditech Financial LLC	CA	90041	Servicemember	N/A
JPMorgan Chase & Co.	CA	93552		N/A
Bank of America	OH	45324	Older American	N/A
Citibank	VA	23106		N/A
Synchrony Financial	NC	28328		N/A
Citibank	FL	32257		N/A
Expert Global Solutions, Inc.	TX	77449		N/A
TransUnion Intermediate Holdings, Inc.	MI	49442		N/A
Freedom Mortgage	KS	67219		N/A

Consumer Complaints

Postal mail	08/20/2013	Closed with non-monetary relief	Yes
Web	08/15/2013	Closed with explanation	Yes
Referral	07/29/2013	Closed with explanation	Yes
Phone	07/29/2013	Closed with explanation	Yes
Phone	08/09/2013	Closed with explanation	Yes
Web	08/09/2013	Closed with explanation	Yes
Phone	07/29/2013	Closed with explanation	Yes
Web	08/16/2013	Closed with explanation	Yes
Phone	08/12/2013	Closed with explanation	Yes
Web	08/09/2013	Closed with explanation	Yes
Web	08/15/2013	Closed with non-monetary relief	Yes
Web	07/26/2013	Closed with non-monetary relief	Yes
Phone	07/29/2013	Closed with explanation	Yes
Web	08/06/2013	Closed with explanation	Yes
Web	08/14/2013	Closed with explanation	Yes
Web	09/11/2013	Closed with monetary relief	Yes
Postal mail	08/01/2013	Closed with explanation	Yes
Referral	08/22/2013	Closed with explanation	Yes
Web	08/14/2013	Closed with explanation	Yes
Web	08/01/2013	Closed with explanation	Yes
Web	08/12/2013	Closed with explanation	Yes

Consumer Complaints

No	483587
No	489509
Yes	468171
No	466816
No	483593
No	483594
No	467317
No	489511
No	486629
No	483604
No	489621
No	475592
No	466836
No	472189
No	489517
No	499637
Yes	480284
No	499627
No	492292
No	472199
No	483625

Consumer Complaints

08/14/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/14/2013	Debt collection	Credit card
08/14/2013	Credit card	
07/26/2013	Mortgage	Other mortgage
08/08/2013	Credit reporting	
07/25/2013	Credit card	
08/01/2013	Bank account or service	Checking account
08/01/2013	Mortgage	Conventional fixed mortgage
07/25/2013	Mortgage	FHA mortgage
08/01/2013	Credit reporting	
08/21/2013	Mortgage	FHA mortgage
08/08/2013	Mortgage	Other mortgage
07/25/2013	Student loan	Non-federal student loan
07/25/2013	Mortgage	FHA mortgage
08/14/2013	Credit reporting	
08/08/2013	Bank account or service	Other bank product/service
08/01/2013	Debt collection	I do not know
08/14/2013	Credit card	
08/21/2013	Bank account or service	Checking account
08/01/2013	Mortgage	Reverse mortgage
08/08/2013	Credit card	

Consumer Complaints

Loan modification, collection, foreclosure

Cont'd attempts collect debt not owed

Debt was discharged in bankruptcy

Advertising and marketing

Loan modification, collection, foreclosure

Incorrect information on credit report

Account terms

Other

Deposits and withdrawals

Loan servicing, payments, escrow account

Loan modification, collection, foreclosure

Credit reporting company's investigation

Inadequate help over the phone

Application, originator, mortgage broker

Credit decision / Underwriting

Problems when you are unable to pay

Problems when you are unable to pay

Loan servicing, payments, escrow account

Incorrect information on credit report

Public record

Account opening, closing, or management

Cont'd attempts collect debt not owed

Debt is not mine

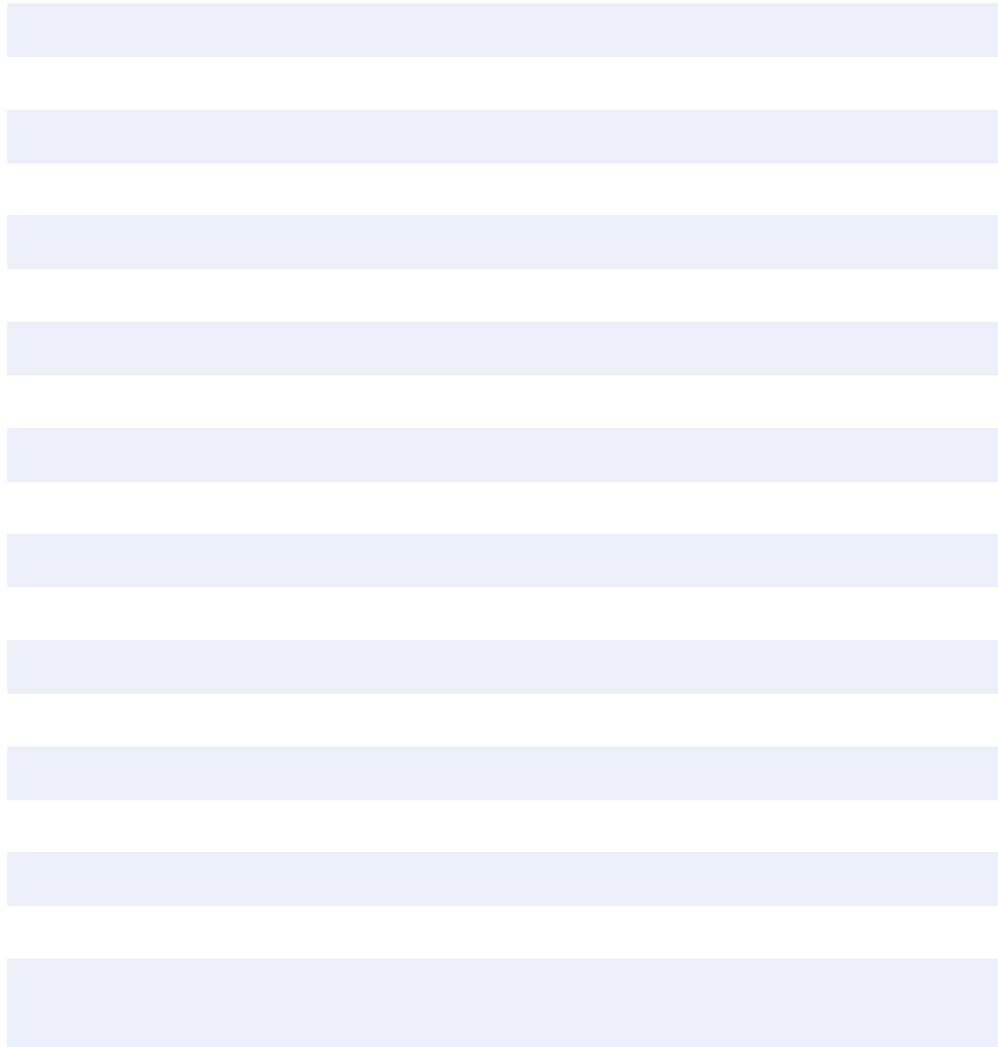
Other

Account opening, closing, or management

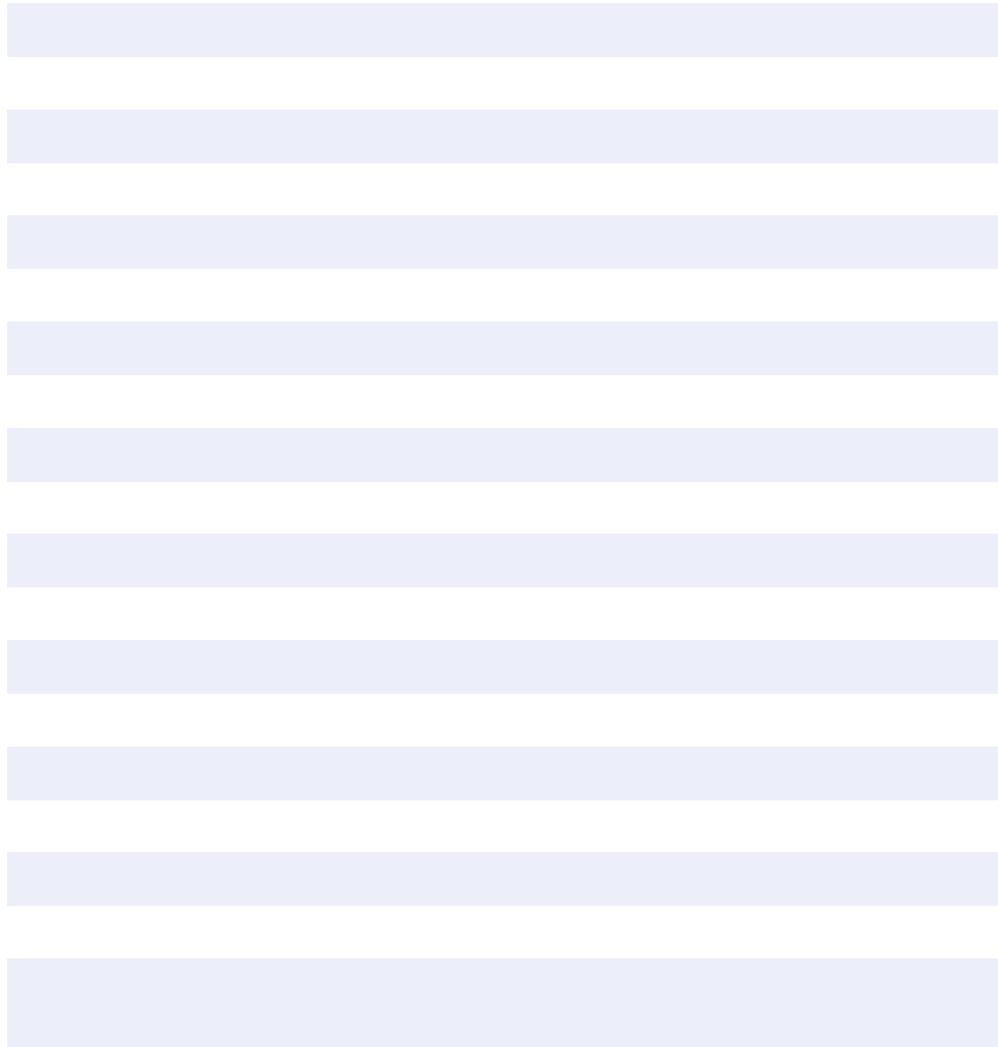
Settlement process and costs

Balance transfer

Consumer Complaints



Consumer Complaints



Consumer Complaints

Wells Fargo & Company	MD	21704		N/A
Encore Capital Group	FL	33780		N/A
Citibank	VA	23221		N/A
Arbor Residential Mortgage LLC	NY	10465		N/A
Navy FCU	NH	03598	Servicemember	N/A
First National Bank of Omaha	FL	33306		N/A
JPMorgan Chase & Co.	CA	92129		N/A
SunTrust Banks, Inc.	VA	23116		N/A
Bank of America	MO	64152		N/A
Equifax	AK	99688		N/A
Bank of America	AZ	85016	Servicemember	N/A
Bank of America	TX	75044		N/A
Navient Solutions, Inc.	OH	43606		N/A
Wells Fargo & Company	HI	96744		N/A
TransUnion Intermediate Holdings, Inc.	CA	92563		N/A
First American Mitigators, PLLC.	MI	48223		N/A
R&R Professional Recovery, Inc.	MD	21044	Servicemember	N/A
Citibank	CA	92078		N/A
Regions Financial Corporation	GA	30058		N/A
Wells Fargo & Company	TX	75081		N/A
JPMorgan Chase & Co.	SC	29593	Older American, Servicemember	N/A

Consumer Complaints

Web	08/14/2013	Closed with explanation	Yes
Postal mail	08/15/2013	Closed with explanation	Yes
Web	08/14/2013	Closed with non-monetary relief	Yes
Referral	07/29/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with explanation	Yes
Web	07/25/2013	Closed	Yes
Web	08/05/2013	Closed with explanation	Yes
Web	08/06/2013	Closed with explanation	Yes
Web	07/29/2013	Closed with explanation	Yes
Web	08/01/2013	Closed with explanation	Yes
Phone	08/22/2013	Closed with explanation	Yes
Postal mail	08/09/2013	Closed with explanation	Yes
Web	07/26/2013	Closed with explanation	Yes
Phone	07/30/2013	Closed with explanation	Yes
Postal mail	09/04/2013	Closed with non-monetary relief	Yes
Web	08/13/2013	Untimely response	No
Web	08/22/2013	Closed with non-monetary relief	Yes
Web	08/14/2013	Closed with explanation	Yes
Web	08/22/2013	Closed	Yes
Web	08/06/2013	Closed with explanation	Yes
Phone	08/12/2013	Closed with explanation	Yes

Consumer Complaints

No	492157
No	489528
No	492158
No	464030
Yes	483647
Yes	475876
No	454526
No	472227
No	466907
Yes	472184
No	499192
Yes	483658
Yes	466917
Yes	466922
No	493306
	482784
No	472242
No	492182
No	499654
No	472247
Yes	483674

Consumer Complaints

08/08/2013	Mortgage	Conventional fixed mortgage
07/26/2013	Mortgage	Conventional fixed mortgage
08/01/2013	Debt collection	Medical
08/01/2013	Credit reporting	
08/08/2013	Mortgage	Other mortgage
07/25/2013	Mortgage	Conventional fixed mortgage
08/21/2013	Mortgage	Other mortgage
08/01/2013	Credit card	
08/08/2013	Mortgage	FHA mortgage
07/26/2013	Credit card	
08/21/2013	Mortgage	Conventional fixed mortgage
08/21/2013	Student loan	Non-federal student loan
08/08/2013	Debt collection	Credit card
08/08/2013	Credit reporting	
08/14/2013	Mortgage	Conventional fixed mortgage
07/25/2013	Student loan	Non-federal student loan
08/01/2013	Debt collection	Medical
08/14/2013	Credit reporting	
08/08/2013	Credit reporting	
08/21/2013	Mortgage	Conventional fixed mortgage
08/01/2013	Credit reporting	
07/25/2013	Bank account or service	Checking account

Consumer Complaints

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Cont'd attempts collect debt not owed Debt is not mine

Incorrect information on credit report Public record

Loan modification, collection, foreclosure

Application, originator, mortgage broker

Loan modification, collection, foreclosure

Advertising and marketing

Loan modification, collection, foreclosure

Billing disputes

Loan modification, collection, foreclosure

Repaying your loan Repaying your loan

False statements or representation Attempted to collect wrong amount

Incorrect information on credit report Account terms

Loan modification, collection, foreclosure

Repaying your loan Repaying your loan

Cont'd attempts collect debt not owed Debt is not mine

Credit reporting company's investigation Problem with statement of dispute

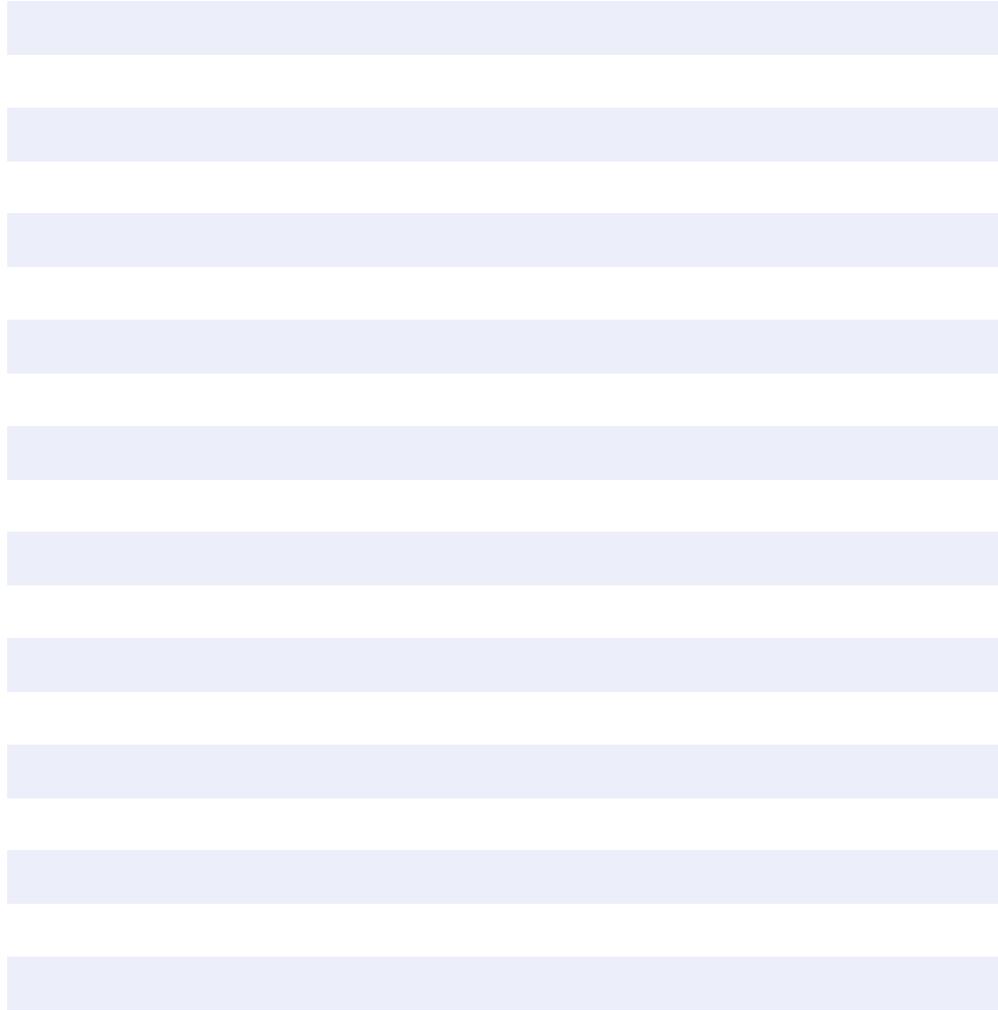
Incorrect information on credit report Account status

Loan servicing, payments, escrow account

Incorrect information on credit report Information is not mine

Using a debit or ATM card

Consumer Complaints



Consumer Complaints



Consumer Complaints

Ditech Financial LLC	WI	53952		N/A
Bank of America	MN	55025		N/A
I.C. System, Inc.	NY	13408		N/A
TransUnion Intermediate Holdings, Inc.	VA	23230		N/A
Citizens Financial Group, Inc.	NY	14215		N/A
Carrington Mortgage Holdings, LLC.	CA	94549	Older American	N/A
SunTrust Banks, Inc.	CA	92660		N/A
JPMorgan Chase & Co.	TX	75002	Older American	N/A
Wells Fargo & Company	FL	32208		N/A
Portfolio Recovery Associates, Inc.	RI	02908		N/A
Ocwen	CA	95747		N/A
Navient Solutions, Inc.	FL	32256		N/A
Messerli & Kramer P.A.	MN	55402	Servicemember	N/A
Equifax	TX	77385		N/A
Bank of America	AZ	85139		N/A
Navient Solutions, Inc.	NH	03053		N/A
Debt Recovery Solutions, LLC	WA	98902		N/A
Equifax	TX	77072		N/A
Experian	TX	77385		N/A
Wells Fargo & Company	AZ	85172	Older American	N/A
Experian	CA	91381		N/A
Astoria Bank	NY	11951		N/A

Consumer Complaints

Web	08/21/2013	Closed with explanation	Yes
Web	07/29/2013	Closed with explanation	Yes
Phone	08/12/2013	Closed	Yes
Web	08/01/2013	Closed with explanation	Yes
Referral	08/09/2013	Closed with explanation	Yes
Web	07/30/2013	Closed with monetary relief	Yes
Referral	08/22/2013	Closed with explanation	Yes
Web	08/01/2013	Closed with explanation	Yes
Web	08/09/2013	Closed with explanation	Yes
Phone	07/29/2013	Closed with non-monetary relief	Yes
Web	08/22/2013	Closed with non-monetary relief	Yes
Phone	08/22/2013	Closed with explanation	Yes
Web	10/08/2013	Closed with explanation	Yes
Web	08/08/2013	Closed with non-monetary relief	Yes
Web	08/14/2013	Closed with explanation	Yes
Web	07/26/2013	Closed with explanation	Yes
Phone	08/12/2013	Closed with explanation	Yes
Web	08/14/2013	Closed with explanation	Yes
Web	08/08/2013	Closed with non-monetary relief	Yes
Phone	08/22/2013	Closed with explanation	Yes
Web	08/01/2013	Closed with explanation	Yes
Phone	07/29/2013	Closed with explanation	Yes

Consumer Complaints

No	484566
No	467416
No	472249
Yes	475671
No	484165
No	466889
No	501114
No	472254
No	482661
No	467425
Yes	499660
No	499661
No	483689
Yes	483691
No	491281
No	466966
No	472278
No	489346
No	483692
No	499668
No	472282
No	466989

Consumer Complaints

09/12/2013	Mortgage	Conventional fixed mortgage
08/14/2013	Mortgage	Conventional fixed mortgage
08/08/2013	Bank account or service	Checking account
08/01/2013	Mortgage	Other mortgage
08/14/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/21/2013	Bank account or service	Checking account
07/26/2013	Mortgage	Conventional fixed mortgage
08/21/2013	Mortgage	Conventional fixed mortgage
08/08/2013	Credit card	
08/21/2013	Bank account or service	Savings account
08/01/2013	Mortgage	Conventional fixed mortgage
08/01/2013	Mortgage	Conventional fixed mortgage
07/26/2013	Mortgage	FHA mortgage
08/14/2013	Mortgage	Other mortgage
07/26/2013	Credit reporting	
07/26/2013	Debt collection	Other (i.e. phone, health club, etc.)
07/26/2013	Mortgage	Conventional fixed mortgage
08/21/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/14/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/21/2013	Mortgage	Other mortgage
08/14/2013	Credit card	

Consumer Complaints

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Deposits and withdrawals

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Deposits and withdrawals

Loan servicing, payments, escrow account

Loan servicing, payments, escrow account

APR or interest rate

Deposits and withdrawals

Loan modification,collection,foreclosure

Settlement process and costs

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Improper use of my credit report

Received marketing offer after opted out

Disclosure verification of debt

Not given enough info to verify debt

Application, originator, mortgage broker

Loan modification,collection,foreclosure

Cont'd attempts collect debt not owed

Debt was paid

Application, originator, mortgage broker

Other

Consumer Complaints



Consumer Complaints



Consumer Complaints

Flagstar Bank	NM	87732	Older American	N/A
Ocwen	CA	90036		N/A
BB&T Financial	NC	27344		N/A
Bank of America	NY	11787		N/A
Ocwen	MI	48239		N/A
Wells Fargo & Company	TX	78130		N/A
Ocwen	NC	28472		N/A
Bank of America	NC	27312		N/A
JPMorgan Chase & Co.	OH	45420	Older American	N/A
Citibank	CA	93401		N/A
EverBank	TN	38002		N/A
JPMorgan Chase & Co.	CA	95125		N/A
Ditech Financial LLC	NJ	07039		N/A
Select Portfolio Servicing, Inc	CA	95608		N/A
TransUnion Intermediate Holdings, Inc.	OH	44305		N/A
Synchrony Financial	TX	77449		N/A
PNC Bank N.A.	OH	44065		N/A
Carrington Mortgage Holdings, LLC.	AZ	85212		N/A
ERC	TX	77584		N/A
LoanDepot	NC	28146	Older American	N/A
Amex	TX	78729		N/A

Consumer Complaints

Web	09/13/2013	Closed with explanation	Yes
Web	08/14/2013	Closed with explanation	Yes
Web	08/12/2013	Closed with explanation	Yes
Postal mail	09/06/2013	Closed with non-monetary relief	Yes
Phone	08/14/2013	Closed with explanation	Yes
Phone	08/22/2013	Closed with explanation	Yes
Web	07/29/2013	Closed with explanation	Yes
Web	08/22/2013	Closed with explanation	Yes
Web	08/08/2013	Closed with explanation	Yes
Referral	08/22/2013	Closed with non-monetary relief	Yes
Web	08/06/2013	Closed with explanation	Yes
Web	08/06/2013	Closed with non-monetary relief	Yes
Phone	07/29/2013	Closed with explanation	Yes
Referral	09/04/2013	Closed with explanation	Yes
Web	07/26/2013	Closed with explanation	Yes
Web	07/26/2013	Closed with non-monetary relief	Yes
Web	07/29/2013	Closed with explanation	Yes
Web	08/22/2013	Closed with explanation	Yes
Phone	08/15/2013	Closed with non-monetary relief	Yes
Phone	08/22/2013	Closed with explanation	Yes
Web	08/14/2013	Closed with non-monetary relief	Yes

Consumer Complaints

No	525939
Yes	489647
Yes	483735
No	464445
Yes	492220
No	499673
No	467512
Yes	499676
Yes	483742
No	500439
Yes	469071
No	479264
No	467539
No	490025
No	467510
No	467543
No	467546
No	499683
No	489566
No	499686
No	491253

Consumer Complaints

08/01/2013	Credit card	
08/08/2013	Mortgage	Other mortgage
08/01/2013	Bank account or service	Checking account
08/14/2013	Money transfers	Domestic (US) money transfer
07/26/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/14/2013	Credit reporting	
07/26/2013	Mortgage	Conventional fixed mortgage
07/26/2013	Bank account or service	(CD) Certificate of deposit
08/01/2013	Mortgage	FHA mortgage
08/21/2013	Mortgage	Conventional fixed mortgage
08/21/2013	Mortgage	Other mortgage
08/14/2013	Debt collection	Credit card
08/14/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/14/2013	Credit reporting	
07/26/2013	Debt collection	I do not know
08/14/2013	Bank account or service	Other bank product/service
08/14/2013	Credit reporting	
08/08/2013	Debt collection	Credit card
08/14/2013	Mortgage	Other mortgage
08/14/2013	Bank account or service	Checking account
08/01/2013	Mortgage	Other mortgage

Consumer Complaints

Credit card protection / Debt protection

Loan modification, collection, foreclosure

Problems caused by my funds being low

Fraud or scam

Cont'd attempts collect debt not owed

Debt was paid

Unable to get credit report/credit score

Problem getting my free annual report

Loan modification, collection, foreclosure

Account opening, closing, or management

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Taking/threatening an illegal action

Threatened to sue on too old debt

Cont'd attempts collect debt not owed

Debt was paid

Incorrect information on credit report

Account terms

Cont'd attempts collect debt not owed

Debt is not mine

Making/receiving payments, sending money

Incorrect information on credit report

Information is not mine

Taking/threatening an illegal action

Seized/Attempted to seize property

Loan servicing, payments, escrow account

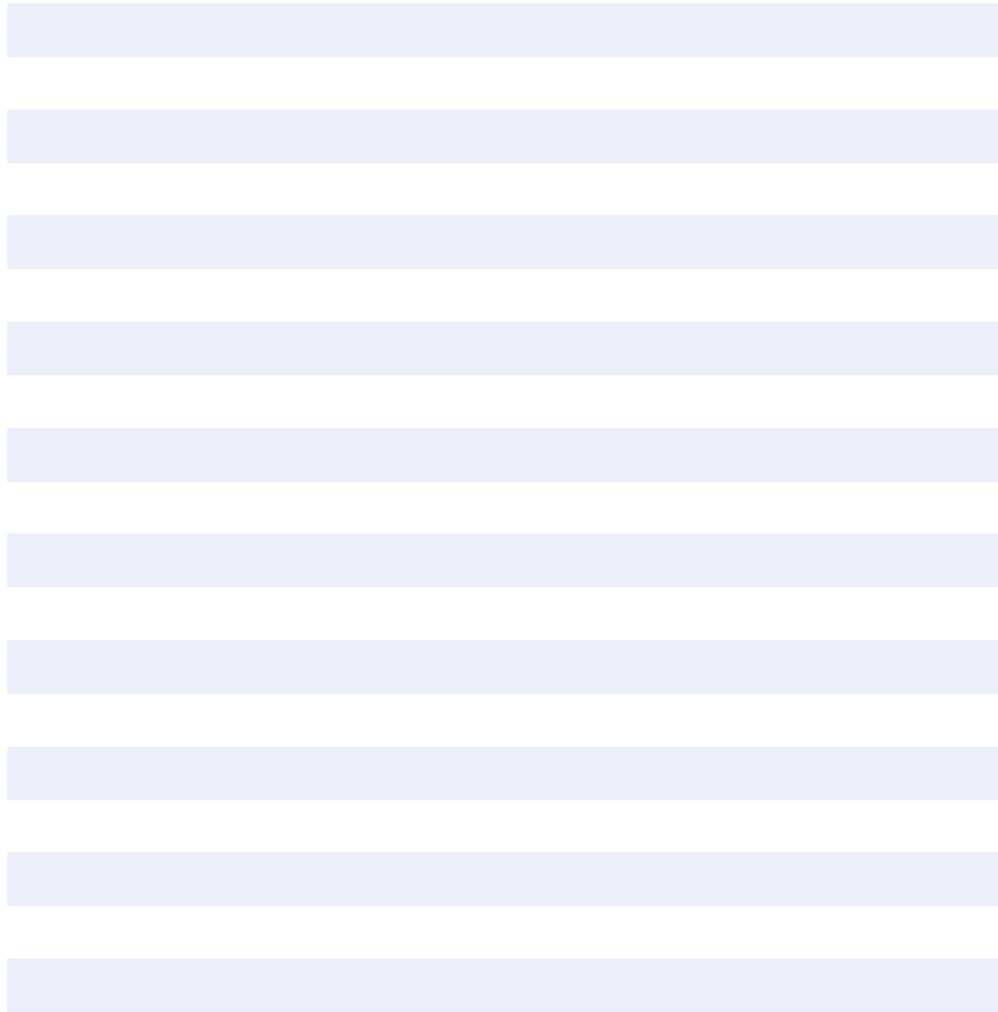
Problems caused by my funds being low

Loan modification, collection, foreclosure

Consumer Complaints



Consumer Complaints



Consumer Complaints

Bank of America	TX	75946		N/A
Nationstar Mortgage	CA	90005		N/A
Bank of America	GA	30305		N/A
PayPal Holdings, Inc.	NY	11553		N/A
Trident Asset Management, L.L.C.	PA	17043		N/A
Fidelity National Information Services, Inc. (FNIS)	TX	77077		N/A
JPMorgan Chase & Co.	WI	53074		N/A
Citizens Financial Group, Inc.	MA	02126		N/A
Citibank	NC	28079		N/A
Bank of America	UT	84117		N/A
JPMorgan Chase & Co.	SC	29102		N/A
Eisenburg,Whitman and Associates	CA	91325	Servicemember	N/A
The Law Office of Daniel Slane	OH	45368		N/A
Experian	NY	11949		N/A
Concord Servicing Corporation	GA	30075		N/A
PayPal Holdings, Inc.	VA	23417		N/A
TransUnion Intermediate Holdings, Inc.	IN	46307		N/A
Pressler & Pressler, LLP	FL	33442		N/A
Bank of America	CA	95609		N/A
TD Bank US Holding Company	NH	03461		N/A
Citibank	OR	97220		N/A

Consumer Complaints

Postal mail	08/05/2013	Closed with non-monetary relief	Yes
Postal mail	08/12/2013	Closed with explanation	Yes
Web	08/05/2013	Closed with monetary relief	Yes
Web	08/15/2013	Closed with explanation	Yes
Web	08/20/2013	Closed with non-monetary relief	Yes
Web	08/14/2013	Closed with explanation	Yes
Web	07/29/2013	Closed with explanation	Yes
Phone	07/29/2013	Closed with explanation	Yes
Referral	08/07/2013	Closed with explanation	Yes
Web	08/22/2013	Closed with explanation	Yes
Referral	08/22/2013	Closed with explanation	Yes
Web	09/12/2013	Closed with explanation	No
Phone	10/21/2013	Closed with explanation	Yes
Web	08/15/2013	Closed with explanation	Yes
Web	08/22/2013	Closed with explanation	Yes
Web	08/15/2013	Closed with non-monetary relief	Yes
Postal mail	09/20/2013	Closed with explanation	Yes
Referral	08/13/2013	Closed with explanation	Yes
Referral	08/16/2013	Closed with explanation	Yes
Referral	08/16/2013	Closed with monetary relief	Yes
Referral	08/06/2013	Closed with explanation	Yes

Consumer Complaints

No	475025
No	484575
No	472350
No	489547
No	467560
Yes	493342
No	467577
Yes	467572
No	472364
No	499287
No	499954
	491200
No	489675
Yes	489661
No	467589
No	489680
No	493344
Yes	483784
No	488958
No	489581
No	472370

Consumer Complaints

08/01/2013	Bank account or service	Other bank product/service
08/14/2013	Mortgage	FHA mortgage
07/26/2013	Mortgage	Other mortgage
08/14/2013	Bank account or service	Checking account
08/08/2013	Mortgage	FHA mortgage
07/26/2013	Mortgage	Other mortgage
08/14/2013	Mortgage	Other mortgage
08/21/2013	Mortgage	Conventional fixed mortgage
07/26/2013	Mortgage	Other mortgage
08/14/2013	Mortgage	Other mortgage
08/21/2013	Debt collection	Other (i.e. phone, health club, etc.)
07/26/2013	Mortgage	Other mortgage
07/26/2013	Mortgage	Other mortgage
07/26/2013	Credit card	
08/14/2013	Mortgage	Other mortgage
07/26/2013	Mortgage	Other mortgage
07/26/2013	Credit reporting	
08/14/2013	Mortgage	Conventional fixed mortgage
08/21/2013	Credit reporting	
08/21/2013	Credit card	
07/26/2013	Mortgage	Conventional fixed mortgage

Consumer Complaints

Account opening, closing, or management

Application, originator, mortgage broker

Loan modification, collection, foreclosure

Problems caused by my funds being low

Loan servicing, payments, escrow account

Other

Loan modification, collection, foreclosure

Loan servicing, payments, escrow account

Loan modification, collection, foreclosure

Other

Communication tactics

Frequent or repeated calls

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Application processing delay

Loan modification, collection, foreclosure

Other

Incorrect information on credit report

Information is not mine

Application, originator, mortgage broker

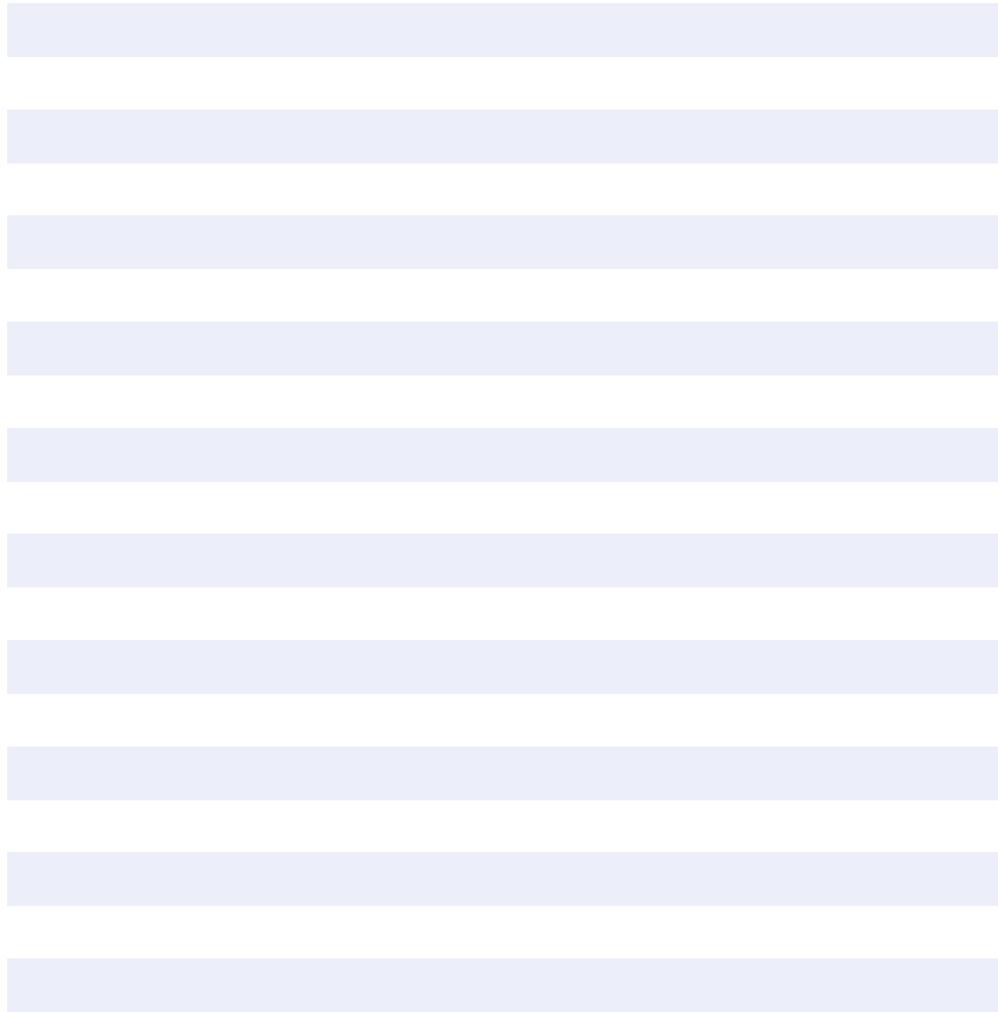
Incorrect information on credit report

Information is not mine

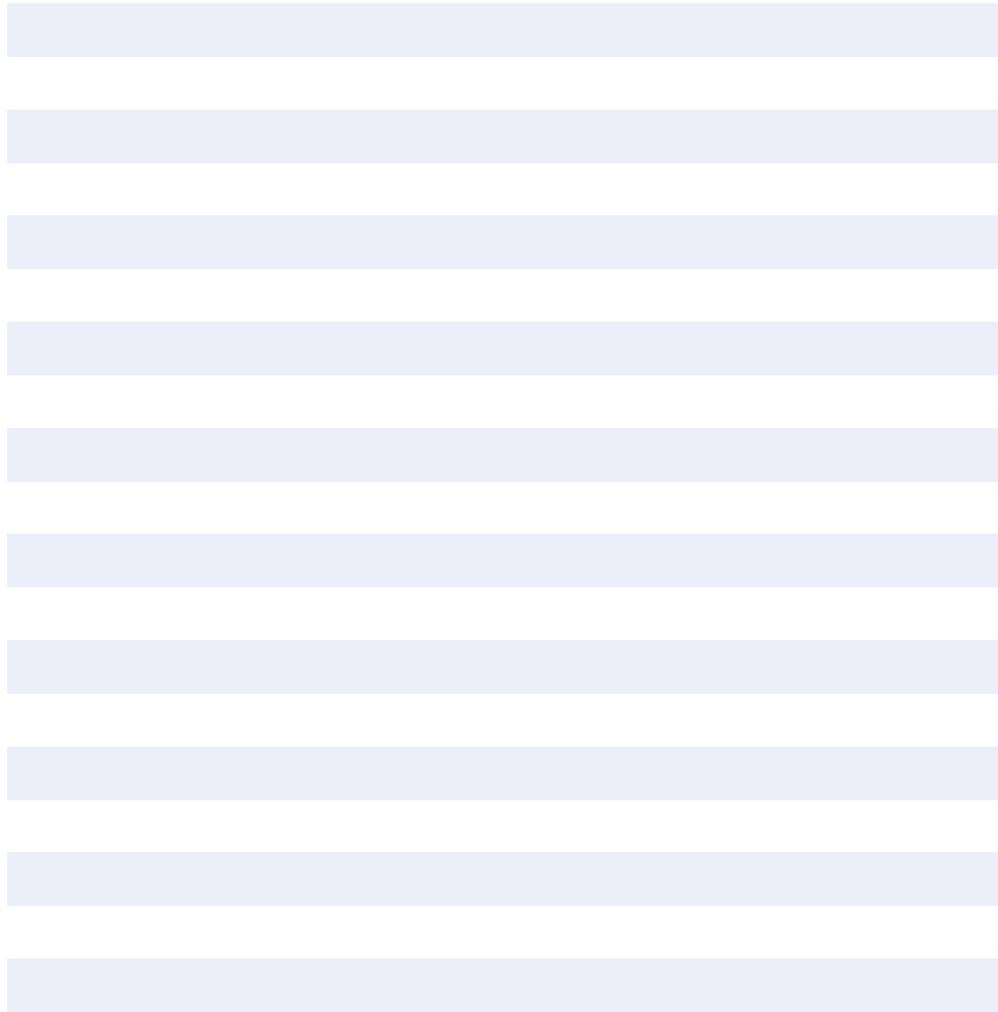
APR or interest rate

Credit decision / Underwriting

Consumer Complaints



Consumer Complaints



Consumer Complaints

New York Community Bank	NJ	07002		N/A
M&T Bank Corporation	VA	20191		N/A
JPMorgan Chase & Co.	CA	92129		N/A
Wells Fargo & Company	NV	89169		N/A
PNC Bank N.A.	IL	60453		N/A
Ocwen	IL	60419		N/A
Ocwen	CA	91762		N/A
JPMorgan Chase & Co.	FL	33708	Older American	N/A
Nationstar Mortgage	TX	78212		N/A
Bank of America	CA	95821		N/A
Monarch Recovery Holdings, Inc.	MS	39404	Servicemember	N/A
Select Portfolio Servicing, Inc	NV	89101		N/A
Loan Care	FL	33064		N/A
Citibank	MO	65556		N/A
PNC Bank N.A.	FL	34654		N/A
Bank of America	TX	75123		N/A
Equifax	MI	48220		N/A
TD Bank US Holding Company	NJ	07628		N/A
Equifax	AZ	85140		N/A
Capital One	HI	96734		N/A
JPMorgan Chase & Co.	NY	10024		N/A

Consumer Complaints

Referral	08/07/2013	Closed with explanation	Yes
Web	08/15/2013	Closed with explanation	Yes
Referral	07/29/2013	Closed with explanation	Yes
Referral	08/16/2013	Closed with monetary relief	Yes
Web	08/12/2013	Closed with explanation	Yes
Referral	07/29/2013	Closed with explanation	Yes
Referral	08/16/2013	Closed with explanation	Yes
Web	08/22/2013	Closed with monetary relief	Yes
Referral	08/06/2013	Closed with explanation	Yes
Referral	08/16/2013	Closed with explanation	Yes
Postal mail	10/16/2013	Closed with non-monetary relief	No
Referral	07/29/2013	Closed with explanation	Yes
Referral	07/29/2013	Closed with explanation	Yes
Referral	07/29/2013	Closed with explanation	Yes
Referral	08/16/2013	Closed with non-monetary relief	Yes
Referral	07/29/2013	Closed with explanation	Yes
Web	07/26/2013	Closed with non-monetary relief	Yes
Web	08/15/2013	Closed with monetary relief	Yes
Web	08/21/2013	Closed with non-monetary relief	Yes
Web	08/21/2013	Closed with monetary relief	Yes
Web	07/29/2013	Closed with monetary relief	Yes

Consumer Complaints

No	472377
No	489684
No	467602
No	489585
No	483798
No	468162
No	489595
No	501075
No	475240
No	489596
No	499705
No	480221
No	468222
No	467619
No	489922
No	479585
No	466639
Yes	489692
No	499711
No	498234
No	457477

Consumer Complaints

08/01/2013	Credit reporting	
08/08/2013	Debt collection	I do not know
08/21/2013	Mortgage	Conventional fixed mortgage
08/21/2013	Bank account or service	Checking account
07/26/2013	Credit card	
08/14/2013	Mortgage	Home equity loan or line of credit
08/14/2013	Credit reporting	
08/08/2013	Bank account or service	Checking account
08/08/2013	Consumer Loan	Vehicle loan
08/14/2013	Debt collection	I do not know
08/08/2013	Debt collection	Federal student loan
07/26/2013	Credit reporting	
08/14/2013	Credit reporting	
07/26/2013	Debt collection	I do not know
08/02/2013	Bank account or service	Other bank product/service
08/14/2013	Mortgage	Conventional fixed mortgage
08/14/2013	Credit reporting	
08/08/2013	Student loan	Non-federal student loan
08/14/2013	Mortgage	Conventional fixed mortgage
08/08/2013	Mortgage	Conventional fixed mortgage
07/26/2013	Mortgage	Conventional adjustable mortgage (ARM)

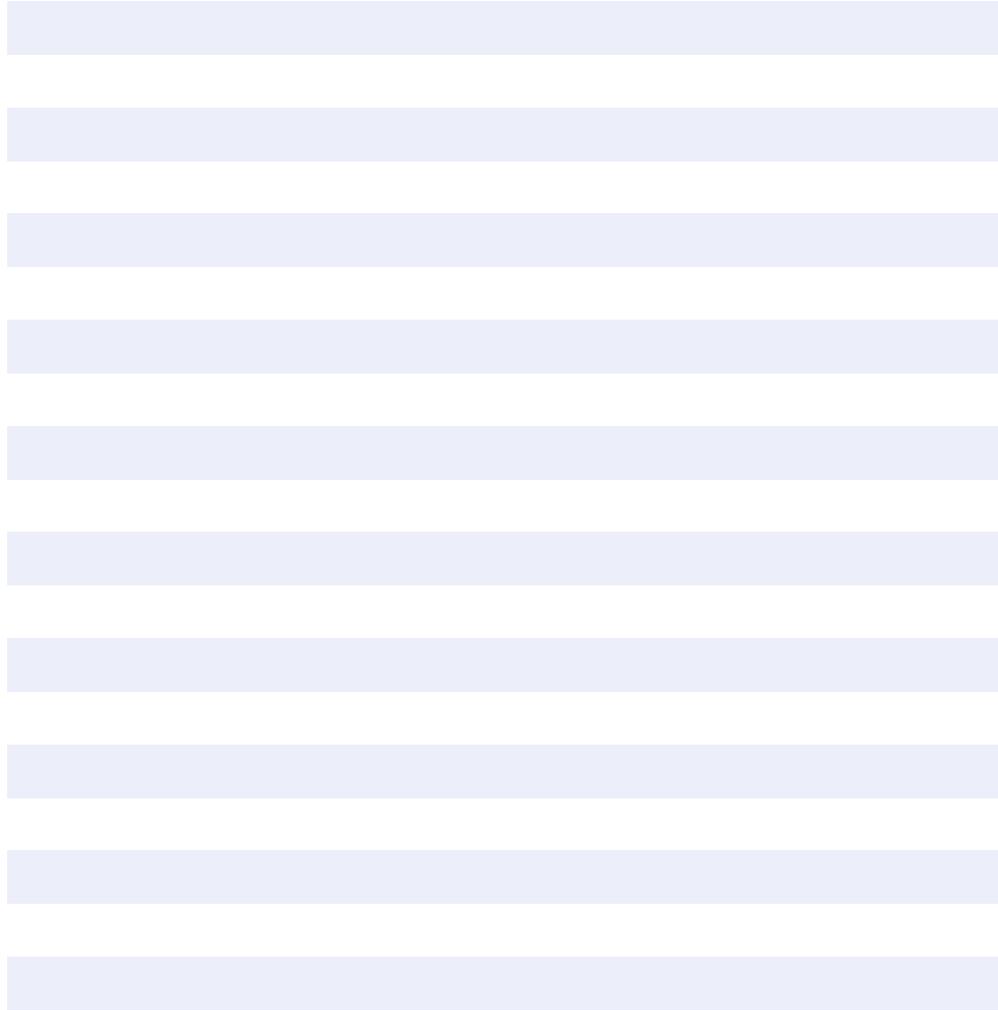
Consumer Complaints

Incorrect information on credit report	Account status
Communication tactics	Frequent or repeated calls
Loan servicing, payments, escrow account	
Account opening, closing, or management	
Overlimit fee	
Loan modification, collection, foreclosure	
Incorrect information on credit report	Information is not mine
Deposits and withdrawals	
Managing the loan or lease	
False statements or representation	Impersonated an attorney or official
Cont'd attempts collect debt not owed	Debt is not mine
Credit reporting company's investigation	Problem with statement of dispute
Incorrect information on credit report	Account terms
Cont'd attempts collect debt not owed	Debt is not mine
Making/receiving payments, sending money	
Loan modification, collection, foreclosure	
Incorrect information on credit report	Information is not mine
Repaying your loan	Repaying your loan
Loan servicing, payments, escrow account	
Application, originator, mortgage broker	
Loan modification, collection, foreclosure	

Consumer Complaints



Consumer Complaints



Consumer Complaints

Experian	ME	04401		N/A
NCB Management Services, Inc.	MI	63385	Older American	N/A
Nationstar Mortgage	FL	33901		N/A
JPMorgan Chase & Co.	MA	02215		N/A
Capital One	MI	48505		N/A
Wells Fargo & Company	PA	18062		N/A
Equifax	IN	46307		N/A
JPMorgan Chase & Co.	CA	95403		N/A
JPMorgan Chase & Co.	CA	90501		N/A
United Portfolio Corp.	TX	78729		N/A
United Student Aid (USA) Funds				N/A
Equifax	GA	30213		N/A
Fidelity National Information Services, Inc. (FNIS)	NY	11949		N/A
EOS Holdings, Inc.	CA	93444		N/A
Wells Fargo & Company	CA	92706		N/A
Bank of America	AL	36083	Older American	N/A
Equifax	NJ	07836		N/A
Navient Solutions, Inc.	GA	30141		N/A
PNC Bank N.A.	CO	80602		N/A
Bank of America	NH	03304		N/A
Arvest Bank	IN	60156		N/A

Consumer Complaints

Web	08/01/2013	Closed with explanation	Yes
Phone	08/12/2013	Closed with non-monetary relief	Yes
Web	08/22/2013	Closed with explanation	Yes
Web	08/26/2013	Closed with monetary relief	Yes
Web	07/26/2013	Closed with monetary relief	Yes
Referral	08/16/2013	Closed with explanation	Yes
Postal mail	09/20/2013	Closed with non-monetary relief	Yes
Referral	08/12/2013	Closed with explanation	Yes
Referral	08/12/2013	Closed with explanation	Yes
Web	08/16/2013	Closed with non-monetary relief	Yes
Phone	09/10/2013	Closed with explanation	Yes
Web	07/26/2013	Closed with non-monetary relief	Yes
Web	08/15/2013	Closed with explanation	Yes
Referral	07/30/2013	Closed with explanation	Yes
Web	08/07/2013	Closed with monetary relief	Yes
Web	08/14/2013	Closed with explanation	Yes
Web	08/14/2013	Closed with non-monetary relief	Yes
Web	08/12/2013	Closed with monetary relief	Yes
Web	08/14/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with explanation	Yes
Web	07/29/2013	Closed with explanation	Yes

Consumer Complaints

Yes	472404
No	483830
No	499714
No	499715
No	454719
No	489940
No	489681
No	484481
Yes	484482
No	489695
No	483760
No	475609
Yes	489663
No	467659
No	472434
Yes	489611
No	488924
No	483855
No	492263
Yes	483857
No	467672

Consumer Complaints

08/21/2013	Consumer Loan	Personal line of credit
08/08/2013	Credit reporting	
08/14/2013	Mortgage	Other mortgage
08/21/2013	Credit card	
08/02/2013	Credit card	
08/02/2013	Credit card	
08/21/2013	Credit card	
08/21/2013	Bank account or service	Checking account
08/02/2013	Mortgage	FHA mortgage
08/14/2013	Debt collection	Credit card
08/21/2013	Mortgage	FHA mortgage
07/26/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/02/2013	Mortgage	Home equity loan or line of credit
08/02/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/08/2013	Mortgage	Conventional fixed mortgage
08/08/2013	Debt collection	Mortgage
08/02/2013	Mortgage	Home equity loan or line of credit
08/02/2013	Bank account or service	Checking account
07/26/2013	Bank account or service	Checking account
08/21/2013	Credit reporting	
08/02/2013	Mortgage	Conventional adjustable mortgage (ARM)

Consumer Complaints

Account terms and changes

Incorrect information on credit report Public record

Loan modification, collection, foreclosure

Billing disputes

Forbearance / Workout plans

Billing disputes

Billing disputes

Deposits and withdrawals

Credit decision / Underwriting

Disclosure verification of debt Not given enough info to verify debt

Loan servicing, payments, escrow account

Cont'd attempts collect debt not owed Debt was paid

Loan servicing, payments, escrow account

Application, originator, mortgage broker

Loan modification, collection, foreclosure

Cont'd attempts collect debt not owed Debt was discharged in bankruptcy

Loan modification, collection, foreclosure

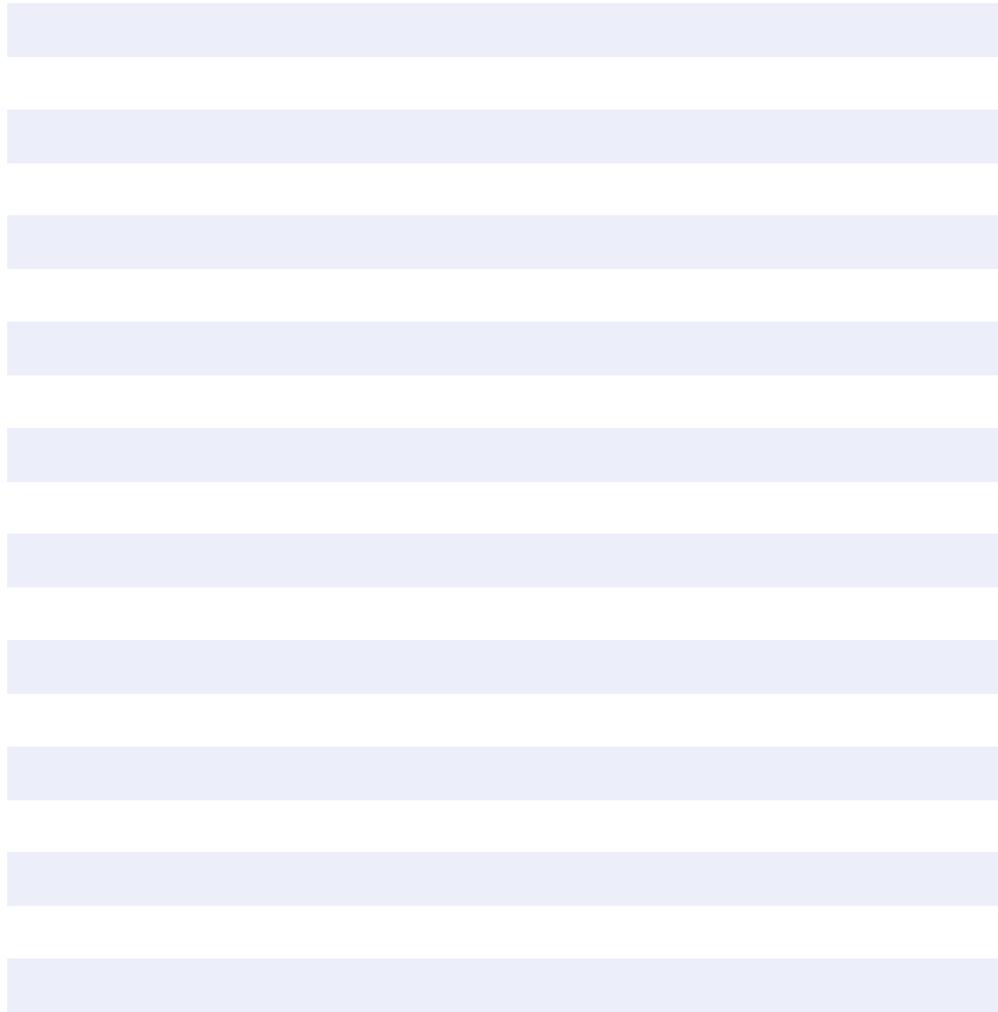
Deposits and withdrawals

Problems caused by my funds being low

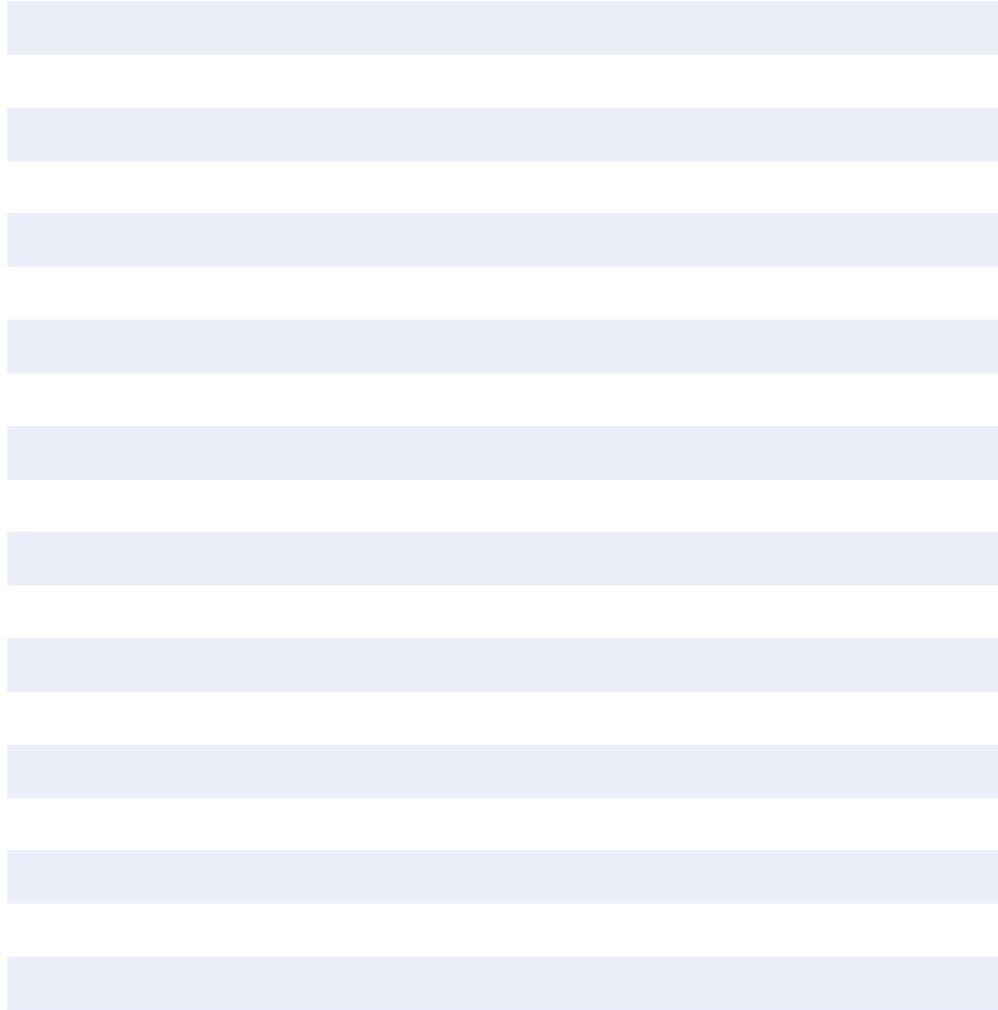
Incorrect information on credit report Personal information

Loan modification, collection, foreclosure

Consumer Complaints



Consumer Complaints



Consumer Complaints

Wells Fargo & Company	NC	27615		N/A
Equifax	LA	70814		N/A
Bank of America	NY	10601		N/A
JPMorgan Chase & Co.	FL	33308		N/A
Synchrony Financial	NJ	08801		N/A
Capital One	TX	75254		N/A
Capital One	AL	35210		N/A
Bank of America	FL	32809		N/A
Bank of America	TX	76135		N/A
Portfolio Recovery Associates, Inc.	FL	33472	Older American	N/A
Bank of America	PA	19055		N/A
Retrieval-Masters Creditors Bureau, Inc.	NJ	07508		N/A
Bank of America	PA	15717		N/A
Selene Finance	NJ	08759		N/A
LCS Financial Corporation	CA	92591		N/A
Ditech Financial LLC	GA	30152		N/A
Wells Fargo & Company	OK	74126	Older American	N/A
Capital One	LA	70004		N/A
FirstMerit Bank	MI	48642		N/A
Equifax	GA	30228		N/A
CIT Bank National Association	CA	91202		N/A

Consumer Complaints

Phone	09/25/2013	Closed with explanation	Yes
Web	08/08/2013	Closed with non-monetary relief	Yes
Postal mail	08/15/2013	Closed with explanation	Yes
Referral	09/17/2013	Closed with explanation	Yes
Web	08/05/2013	Closed with monetary relief	Yes
Web	08/01/2013	Closed with monetary relief	Yes
Phone	08/22/2013	Closed with explanation	Yes
Web	08/22/2013	Closed with explanation	Yes
Web	08/06/2013	Closed with explanation	Yes
Postal mail	06/02/2014	Closed with explanation	Yes
Web	08/22/2013	Closed with explanation	Yes
Phone	08/01/2013	Closed with explanation	Yes
Web	08/06/2013	Closed with explanation	Yes
Referral	08/06/2013	Closed with explanation	Yes
Web	08/29/2013	Closed with explanation	Yes
Web	08/08/2013	Closed with explanation	Yes
Web	08/06/2013	Closed with explanation	Yes
Web	08/05/2013	Closed with explanation	Yes
Web	09/05/2013	Closed with monetary relief	Yes
Web	08/21/2013	Closed with non-monetary relief	Yes
Web	08/06/2013	Closed with explanation	Yes

Consumer Complaints

Yes	499724
No	482697
No	489613
No	499727
No	467575
No	461878
No	499731
No	499732
Yes	457935
No	489705
Yes	499734
No	467712
No	472473
No	472480
No	484573
No	483920
Yes	460388
No	472482
No	467736
No	499745
No	479310

Consumer Complaints

08/02/2013	Credit card	
07/26/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/02/2013	Consumer Loan	Installment loan
08/02/2013	Credit reporting	
08/21/2013	Credit card	
07/26/2013	Bank account or service	Other bank product/service
07/26/2013	Debt collection	Credit card
08/21/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/14/2013	Credit card	
08/14/2013	Credit reporting	
08/08/2013	Mortgage	Other mortgage
08/02/2013	Mortgage	Other mortgage
08/02/2013	Mortgage	Other mortgage
08/14/2013	Credit card	
08/21/2013	Bank account or service	Checking account
08/02/2013	Mortgage	Other mortgage
08/14/2013	Debt collection	Credit card
08/02/2013	Bank account or service	Checking account
08/14/2013	Mortgage	Conventional fixed mortgage
07/26/2013	Mortgage	Conventional fixed mortgage
08/14/2013	Mortgage	VA mortgage

Consumer Complaints

Credit card protection / Debt protection

Loan modification,collection,foreclosure

Managing the loan or lease

Incorrect information on credit report

Account terms

Billing disputes

Making/receiving payments, sending money

Cont'd attempts collect debt not owed

Debt is not mine

Disclosure verification of debt

Not given enough info to verify debt

Credit determination

Credit reporting company's investigation

Problem with statement of dispute

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Late fee

Deposits and withdrawals

Loan modification,collection,foreclosure

Cont'd attempts collect debt not owed

Debt was paid

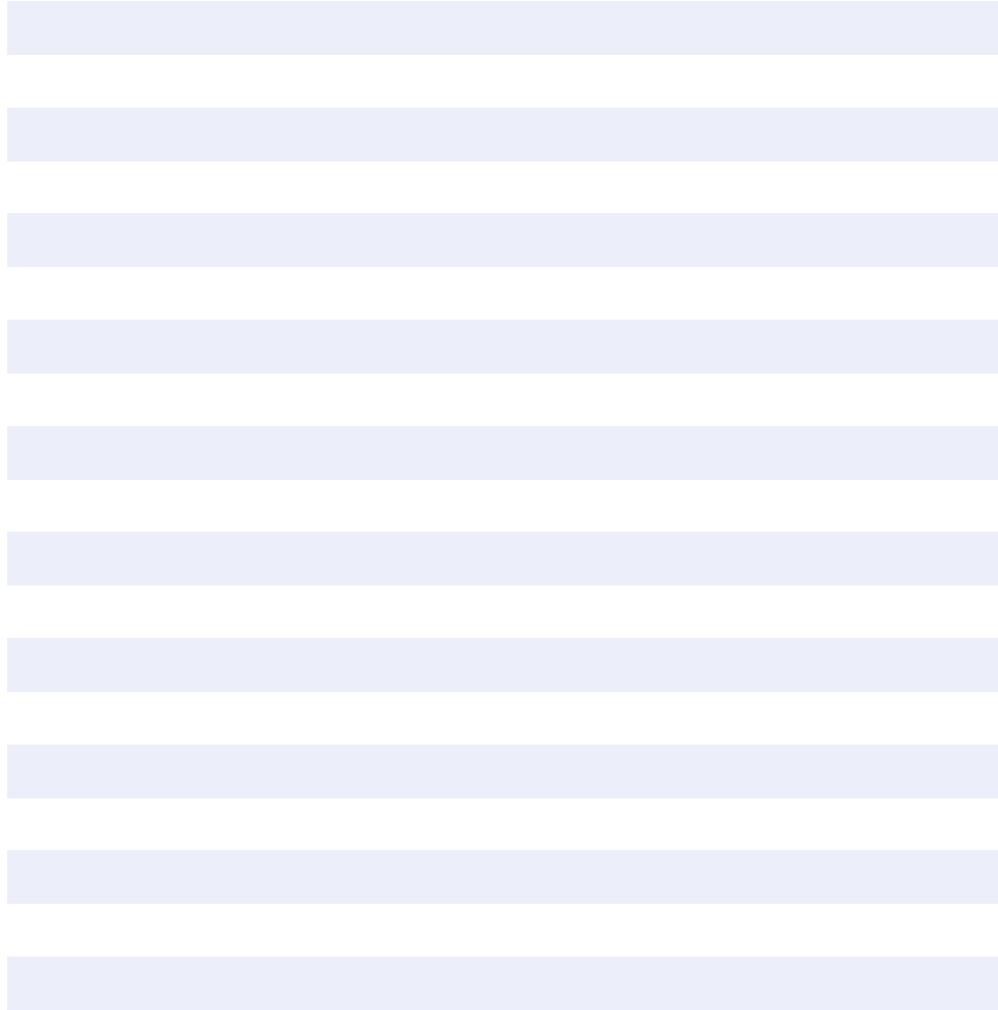
Using a debit or ATM card

Loan servicing, payments, escrow account

Loan modification,collection,foreclosure

Settlement process and costs

Consumer Complaints



Consumer Complaints



Consumer Complaints

Capital One	MA	01773	Older American	N/A
Bank of America	CA	90008		N/A
PNC Bank N.A.	OH	44107		N/A
Equifax	TX	75205		N/A
Capital One	PA	16433	Older American	N/A
Citibank	GA	30331		N/A
SquareTwo Financial Corporation	GA	30106		N/A
Encore Capital Group	OR	97701		N/A
Synchrony Financial	GA	31811	Older American	N/A
Experian	CA	93012		N/A
Ocwen	CA	92410		N/A
PNC Bank N.A.	OH	45420		N/A
Bank of America	CA	92107		N/A
Bank of America	NY	10024		N/A
JPMorgan Chase & Co.	WI	53719		N/A
Bank of America	FL	34109		N/A
Fifth Third Financial Corporation	OH	43560		N/A
BB&T Financial	AL	35215		N/A
First Tennessee Bank	CA	95667	Older American	N/A
Bank of America	NY	11758		N/A
Bank of America	KY	40213	Servicemember	N/A

Consumer Complaints

Web	08/05/2013	Closed with non-monetary relief	Yes
Phone	07/29/2013	Closed with explanation	Yes
Web	08/05/2013	Closed with explanation	Yes
Web	08/02/2013	Closed with non-monetary relief	Yes
Referral	08/22/2013	Closed with monetary relief	Yes
Web	08/01/2013	Closed with explanation	Yes
Web	07/26/2013	Closed with explanation	Yes
Phone	08/22/2013	Closed with explanation	Yes
Web	08/14/2013	Closed with explanation	Yes
Web	08/16/2013	Closed with explanation	Yes
Referral	08/19/2013	Closed with explanation	Yes
Referral	08/06/2013	Closed with explanation	Yes
Referral	08/06/2013	Closed with explanation	Yes
Web	08/20/2013	Closed with monetary relief	Yes
Referral	08/22/2013	Closed with explanation	Yes
Referral	08/06/2013	Closed with non-monetary relief	Yes
Web	08/21/2013	Closed with explanation	Yes
Referral	08/12/2013	Closed with explanation	Yes
Web	08/15/2013	Closed with explanation	Yes
Web	07/29/2013	Closed with non-monetary relief	Yes
Web	08/15/2013	Closed with explanation	Yes

Consumer Complaints

Yes	472489
Yes	473027
Yes	472490
No	472492
No	499752
No	467753
Yes	467755
No	499720
No	489722
No	489723
No	484485
No	473597
No	473603
No	492446
No	499749
No	472498
No	489727
No	472504
Yes	490918
Yes	467778
No	489729

Consumer Complaints

07/26/2013	Mortgage	Conventional fixed mortgage
08/08/2013	Consumer Loan	Vehicle loan
08/02/2013	Credit reporting	
08/02/2013	Credit reporting	
07/26/2013	Credit reporting	
08/08/2013	Consumer Loan	Vehicle loan
08/02/2013	Mortgage	Other mortgage
08/21/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/02/2013	Credit reporting	
08/08/2013	Credit card	
07/26/2013	Bank account or service	Checking account
08/08/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/14/2013	Credit card	
08/02/2013	Debt collection	I do not know
08/08/2013	Credit reporting	
08/21/2013	Debt collection	Non-federal student loan
08/02/2013	Bank account or service	Checking account
07/26/2013	Credit card	
07/26/2013	Credit reporting	
07/26/2013	Credit card	
07/26/2013	Credit reporting	

Consumer Complaints

Loan servicing, payments, escrow account

Problems when you are unable to pay

Incorrect information on credit report Account status

Incorrect information on credit report Account status

Credit reporting company's investigation No notice of investigation status/result

Managing the loan or lease

Loan servicing, payments, escrow account

False statements or representation Attempted to collect wrong amount

Incorrect information on credit report Public record

Billing disputes

Deposits and withdrawals

False statements or representation Impersonated an attorney or official

Other fee

Disclosure verification of debt Not given enough info to verify debt

Incorrect information on credit report Account status

Communication tactics Frequent or repeated calls

Using a debit or ATM card

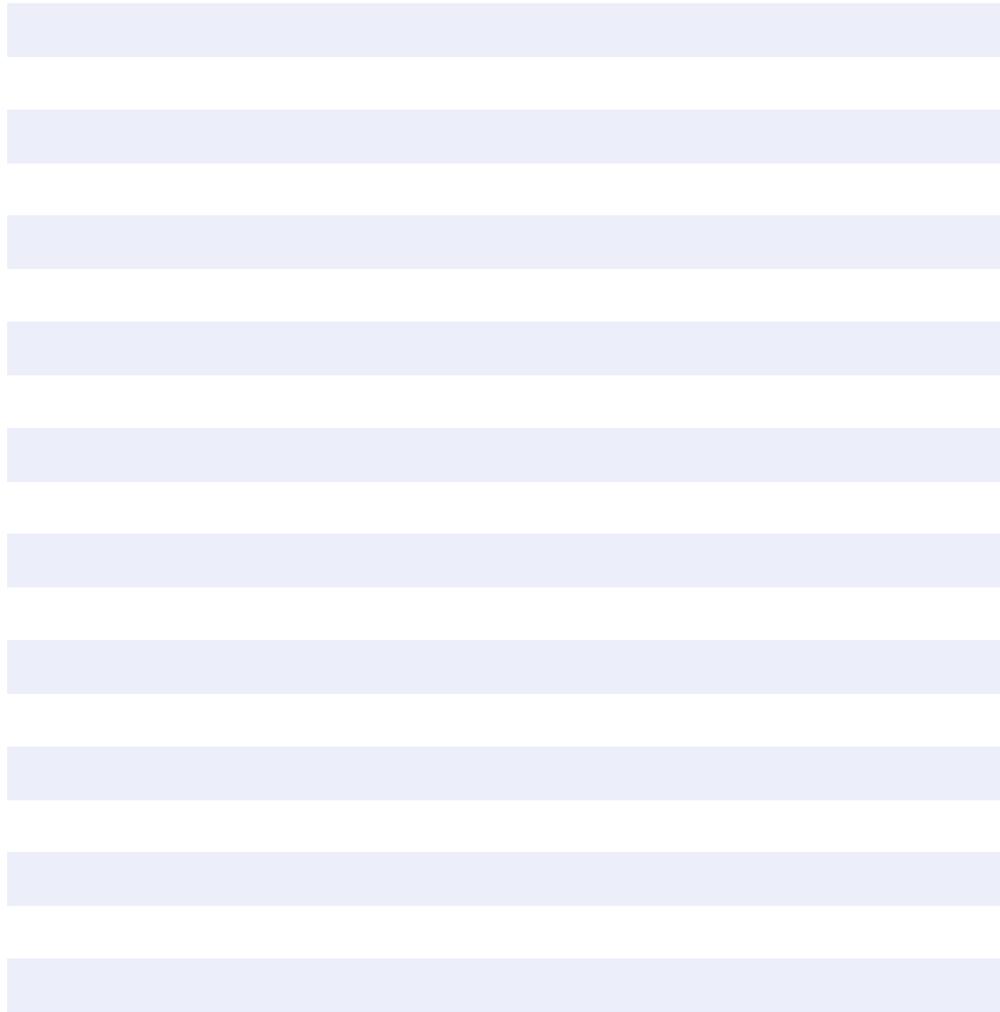
Closing/Cancelling account

Credit reporting company's investigation Problem with statement of dispute

Billing statement

Incorrect information on credit report Account status

Consumer Complaints



Consumer Complaints



Consumer Complaints

CIT Bank National Association	IL	62269		N/A
Capital One	FL	33013		N/A
TransUnion Intermediate Holdings, Inc.	FL	32578		N/A
Experian	FL	32578		N/A
Equifax	CA	91320		N/A
TD Bank US Holding Company	FL	32667	Older American	N/A
M&T Bank Corporation	TX	78245		N/A
Euler Hermes Collections North America Company	CO	80134	Older American	N/A
Capital One	HI	96818	Servicemember	N/A
Wells Fargo & Company	NC	28205		N/A
Bank of America	VA	24128		N/A
Hunter Warfield, Inc.	VA	22219	Servicemember	N/A
Amex	CA	90703		N/A
Encore Capital Group	DE	19966		N/A
Experian	OR	97236		N/A
Navient Solutions, Inc.	CT	06611		N/A
Bank of America	FL	33308		N/A
Bank of America	NC	28227		N/A
Experian	PA	17404		N/A
Discover	TN	37090		N/A
TransUnion Intermediate Holdings, Inc.	KS	66210		N/A

Consumer Complaints

Web	07/29/2013	Closed	Yes
Referral	08/09/2013	Closed with explanation	Yes
Web	08/02/2013	Closed with explanation	Yes
Web	08/02/2013	Closed with non-monetary relief	Yes
Web	07/26/2013	Closed with non-monetary relief	Yes
Web	09/30/2013	Closed with explanation	Yes
Referral	08/06/2013	Closed with explanation	Yes
Web	11/07/2013	Closed with non-monetary relief	No
Web	08/07/2013	Closed with explanation	Yes
Web	08/12/2013	Closed with explanation	Yes
Web	07/29/2013	Closed with explanation	Yes
Web	08/08/2013	Closed with explanation	Yes
Phone	08/22/2013	Closed with explanation	Yes
Web	08/02/2013	Closed with explanation	Yes
Fax	08/26/2013	Closed with non-monetary relief	Yes
Web	08/21/2013	Closed with explanation	Yes
Postal mail	08/05/2013	Closed with explanation	Yes
Phone	07/29/2013	Closed with explanation	Yes
Web	07/26/2013	Closed with explanation	Yes
Web	07/26/2013	Closed with monetary relief	Yes
Web	07/26/2013	Closed with explanation	Yes

Consumer Complaints

No	467780
No	483948
No	472518
No	472516
No	465314
No	483953
No	473571
	499759
No	472535
No	484242
No	467815
Yes	483972
No	492481
Yes	472559
No	483980
No	499774
No	479588
No	467847
No	467850
No	467853
No	475666

Consumer Complaints

08/21/2013	Credit card	
07/26/2013	Mortgage	Conventional fixed mortgage
07/26/2013	Bank account or service	Checking account
08/21/2013	Consumer Loan	Vehicle loan
08/14/2013	Credit card	
08/09/2013	Credit card	
08/14/2013	Credit reporting	
08/21/2013	Credit card	
08/08/2013	Debt collection	Non-federal student loan
07/26/2013	Debt collection	Other (i.e. phone, health club, etc.)
07/26/2013	Credit reporting	
08/02/2013	Credit reporting	
08/14/2013	Credit reporting	
08/14/2013	Student loan	Non-federal student loan
08/08/2013	Student loan	Non-federal student loan
08/08/2013	Mortgage	Conventional fixed mortgage
08/21/2013	Credit card	
08/08/2013	Mortgage	Other mortgage
08/21/2013	Mortgage	Other mortgage
08/02/2013	Credit reporting	
08/08/2013	Mortgage	Other mortgage

Consumer Complaints

Billing disputes

Loan servicing, payments, escrow account

Deposits and withdrawals

Managing the loan or lease

Other

Credit determination

Incorrect information on credit report

Account status

Rewards

Improper contact or sharing of info

Contacted me after I asked not to

Cont'd attempts collect debt not owed

Debt is not mine

Unable to get credit report/credit score

Problem getting my free annual report

Incorrect information on credit report

Information is not mine

Incorrect information on credit report

Account status

Repaying your loan

Repaying your loan

Dealing with my lender or servicer

Need information about my balance/terms

Application, originator, mortgage broker

Billing disputes

Loan modification, collection, foreclosure

Loan servicing, payments, escrow account

Incorrect information on credit report

Account status

Loan modification, collection, foreclosure

Consumer Complaints



Consumer Complaints



Consumer Complaints

JPMorgan Chase & Co.	CA	95407	N/A
JPMorgan Chase & Co.	CA	90019	N/A
Comerica	MI	48227	N/A
PNC Bank N.A.	DE	19711	N/A
Citibank	IN	46224	N/A
Capital One	OK	74601	N/A
Equifax	NY	14094	N/A
Amex	IL	60169	N/A
Law Office of Regent and Associates	TX	75287	N/A
EOS Holdings, Inc.	FL	33602	N/A
Experian	NY	11433	N/A
Equifax	CO	80162	N/A
Equifax	MO	64118	N/A
Navient Solutions, Inc.	NY	13029	N/A
Navient Solutions, Inc.	MA	02126	N/A
JPMorgan Chase & Co.	CA	91356	N/A
Capital One	NY	11375	N/A
Nationstar Mortgage			N/A
Nationstar Mortgage	FL	32763	N/A
Wells Fargo & Company	FL	33908	N/A
Ditech Financial LLC	CA	92336	N/A

Consumer Complaints

Referral	08/22/2013	Closed with explanation	Yes
Web	07/30/2013	Closed with explanation	Yes
Referral	07/29/2013	Closed with explanation	Yes
Referral	08/23/2013	Closed with explanation	Yes
Web	08/14/2013	Closed with explanation	Yes
Web	08/09/2013	Closed with explanation	Yes
Postal mail	08/29/2013	Closed with non-monetary relief	Yes
Referral	08/23/2013	Closed with explanation	Yes
Web	11/07/2013	Closed with explanation	Yes
Phone	08/01/2013	Closed with non-monetary relief	Yes
Web	07/26/2013	Closed with non-monetary relief	Yes
Referral	08/07/2013	Closed with non-monetary relief	Yes
Fax	08/26/2013	Closed with non-monetary relief	Yes
Web	08/20/2013	Closed with explanation	Yes
Web	08/09/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with explanation	Yes
Web	08/21/2013	Closed with explanation	Yes
Referral	08/13/2013	Closed with explanation	Yes
Referral	08/22/2013	Closed with explanation	Yes
Web	08/07/2013	Closed with non-monetary relief	Yes
Referral	08/20/2013	Closed with explanation	Yes

Consumer Complaints

No	499787
No	467870
No	459509
No	499790
No	489748
No	486093
No	489224
No	499796
No	483950
No	467890
No	467894
No	471420
No	494989
No	489751
Yes	484209
Yes	484021
Yes	498810
No	484025
No	499553
Yes	479412
No	484026

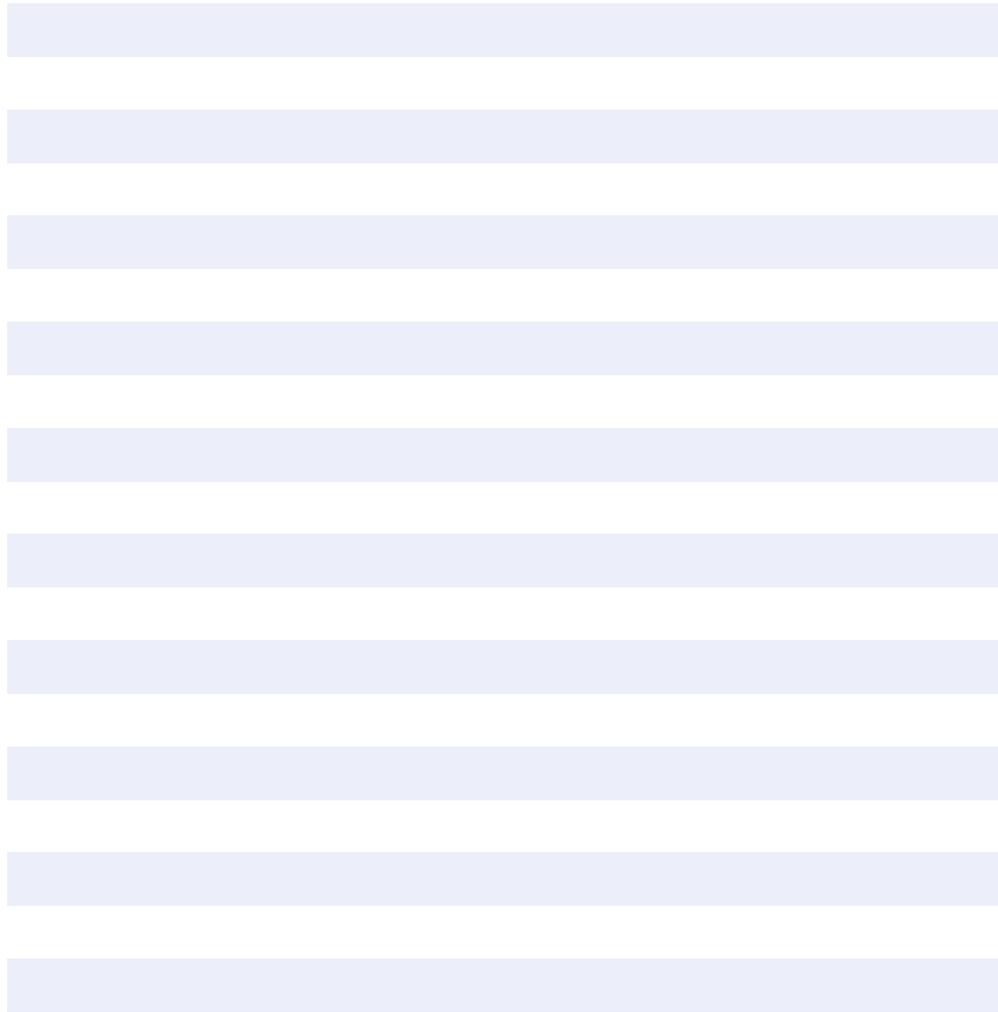
Consumer Complaints

07/26/2013	Credit reporting	
07/26/2013	Debt collection	Mortgage
08/14/2013	Credit reporting	
08/14/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/14/2013	Mortgage	FHA mortgage
08/14/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/14/2013	Credit reporting	
08/22/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/02/2013	Debt collection	Credit card
08/08/2013	Credit card	
08/22/2013	Mortgage	Other mortgage
08/14/2013	Bank account or service	Checking account
08/22/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/22/2013	Credit card	
08/02/2013	Mortgage	FHA mortgage
07/26/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/22/2013	Mortgage	Conventional fixed mortgage
08/14/2013	Bank account or service	Checking account
08/22/2013	Credit reporting	
08/22/2013	Mortgage	FHA mortgage
08/08/2013	Mortgage	FHA mortgage

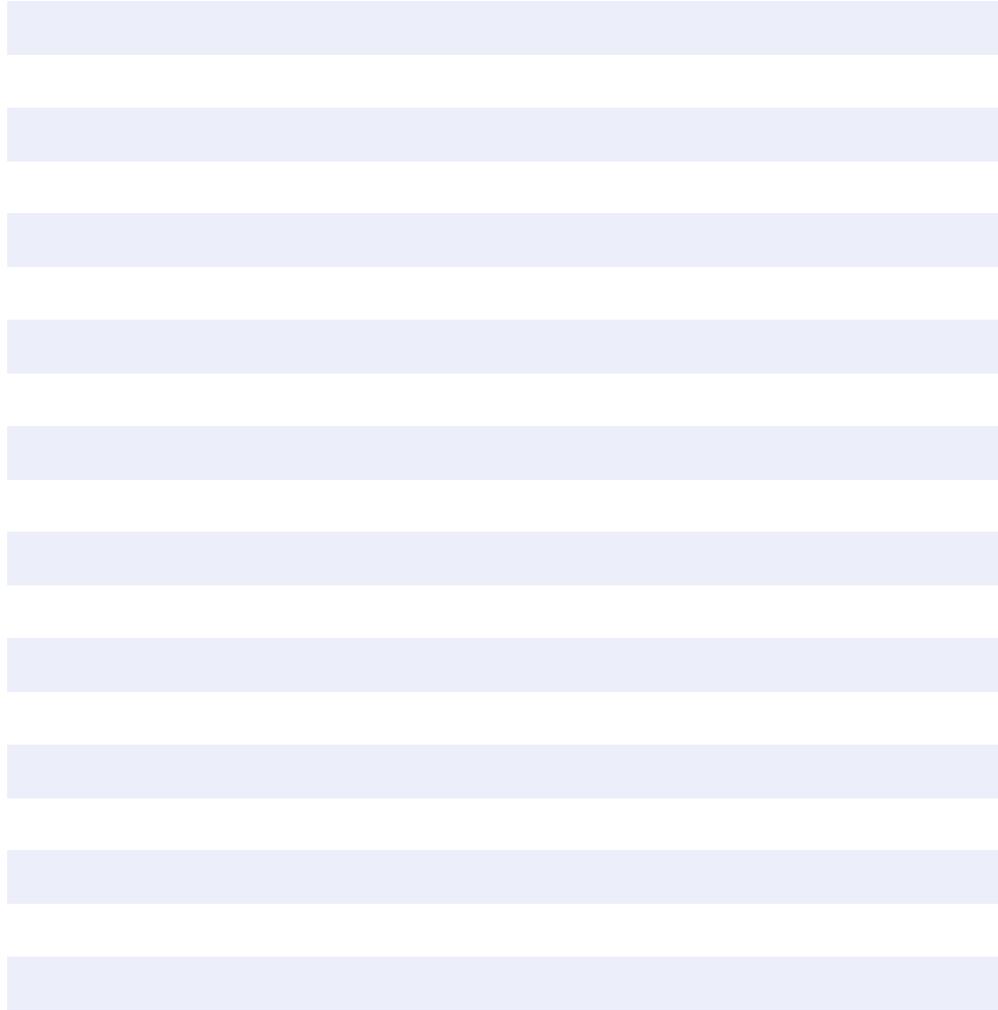
Consumer Complaints

Incorrect information on credit report	Account status
False statements or representation	Attempted to collect wrong amount
Incorrect information on credit report	Account terms
Cont'd attempts collect debt not owed	Debt is not mine
Loan modification, collection, foreclosure	
Loan modification, collection, foreclosure	
Incorrect information on credit report	Account terms
Settlement process and costs	
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Customer service / Customer relations	
Loan modification, collection, foreclosure	
Account opening, closing, or management	
Loan modification, collection, foreclosure	
Credit line increase/decrease	
Loan servicing, payments, escrow account	
Cont'd attempts collect debt not owed	Debt was paid
Loan servicing, payments, escrow account	
Problems caused by my funds being low	
Credit reporting company's investigation	Problem with statement of dispute
Settlement process and costs	
Loan modification, collection, foreclosure	

Consumer Complaints



Consumer Complaints



Consumer Complaints

TransUnion Intermediate Holdings, Inc.	NJ	07083		N/A
First American Financial Corporation	AZ	85338	Older American	N/A
Experian	TX	77072		N/A
ERC	NV	89815		N/A
The Huntington National Bank	OH	44070		N/A
Nationstar Mortgage	GA	30228		N/A
Experian	MI	49022	Servicemember	N/A
Ocwen	WI	53216		N/A
TD Bank US Holding Company	LA	70605		N/A
Capital One	KS	66209	Older American	N/A
Citibank	MD	20879		N/A
Fifth Third Financial Corporation	OH	44129		N/A
Nationstar Mortgage	CA	92656		N/A
Discover	TX	75204		N/A
Nationstar Mortgage	MI	48224		N/A
Synchrony Financial	VA	22079		N/A
Wells Fargo & Company	VA	22968		N/A
Santander Bank US	NJ	08840		N/A
Experian	NY	10462		N/A
Nationstar Mortgage	OK	73170		N/A
Bank of America	IL	60440		N/A

Consumer Complaints

Referral	08/13/2013	Closed with explanation	Yes
Web	10/18/2013	Closed with explanation	Yes
Web	08/14/2013	Closed with non-monetary relief	Yes
Web	08/14/2013	Closed with non-monetary relief	Yes
Postal mail	08/28/2013	Closed with explanation	Yes
Web	08/15/2013	Closed with explanation	Yes
Web	08/14/2013	Closed with non-monetary relief	Yes
Web	08/22/2013	Closed with explanation	Yes
Referral	08/22/2013	Closed with explanation	Yes
Phone	08/09/2013	Closed with explanation	Yes
Referral	08/23/2013	Closed with explanation	Yes
Web	08/16/2013	Closed with explanation	Yes
Phone	08/26/2013	Closed with explanation	Yes
Web	08/21/2013	Closed with explanation	Yes
Web	08/06/2013	Closed with explanation	Yes
Web	07/26/2013	Closed with explanation	Yes
Web	08/22/2013	Closed with explanation	Yes
Referral	08/16/2013	Closed with explanation	Yes
Web	08/22/2013	Closed with explanation	Yes
Web	08/22/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with explanation	Yes

Consumer Complaints

No	467874
No	467919
No	492525
No	493388
No	488957
No	491158
No	492527
Yes	499372
No	472616
No	484054
No	500682
Yes	489775
No	499209
No	501134
No	472639
Yes	467958
Yes	499836
No	489785
No	499832
Yes	499837
No	482663

Consumer Complaints

08/22/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/22/2013	Credit reporting	
08/22/2013	Debt collection	Credit card
08/22/2013	Debt collection	Credit card
08/14/2013	Mortgage	Other mortgage
08/14/2013	Credit card	
08/22/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/08/2013	Consumer Loan	Vehicle loan
08/02/2013	Mortgage	FHA mortgage
08/14/2013	Credit card	
08/14/2013	Credit card	
08/03/2013	Credit reporting	
08/14/2013	Bank account or service	Checking account
08/02/2013	Mortgage	Conventional fixed mortgage
08/03/2013	Debt collection	I do not know
07/26/2013	Debt collection	Credit card
07/26/2013	Bank account or service	Checking account
08/22/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/08/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/03/2013	Debt collection	Credit card
08/02/2013	Mortgage	Conventional fixed mortgage

Consumer Complaints

Loan servicing, payments, escrow account

Credit reporting company's investigation Problem with statement of dispute

Cont'd attempts collect debt not owed Debt resulted from identity theft

Cont'd attempts collect debt not owed Debt resulted from identity theft

Loan servicing, payments, escrow account

Billing disputes

Taking/threatening an illegal action Threatened arrest/jail if do not pay

Managing the loan or lease

Settlement process and costs

APR or interest rate

Customer service / Customer relations

Incorrect information on credit report Information is not mine

Account opening, closing, or management

Loan modification, collection, foreclosure

Disclosure verification of debt Not given enough info to verify debt

Communication tactics Frequent or repeated calls

Problems caused by my funds being low

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Disclosure verification of debt Not given enough info to verify debt

Loan modification, collection, foreclosure

Consumer Complaints



Consumer Complaints



Consumer Complaints

Select Portfolio Servicing, Inc	GA	30319		N/A
Equifax	NY	10462		N/A
Encore Capital Group	MO	63129		N/A
Synchrony Financial	MO	63129		N/A
Santander Bank US	CA	90025		N/A
Amex	NY	10010		N/A
National Payment Solutions of New York LLC	OH	44133		N/A
Capital One	NC	28104		N/A
PNC Bank N.A.	OH	43230	Servicemember	N/A
JPMorgan Chase & Co.	NJ	08816		N/A
Capital One	OR	97123		N/A
TransUnion Intermediate Holdings, Inc.	PA	17032		N/A
People's United Bank	CT	06608		N/A
Bank of America	FL	33458		N/A
I.Q. Data International, Inc.	TX	75062		N/A
Encore Capital Group	PA	19145	Older American	N/A
SunTrust Banks, Inc.	FL	32084	Servicemember	N/A
JPMorgan Chase & Co.	CA	94122		N/A
Residential Credit Solutions	CT	06905	Older American	N/A
Northland Group, Inc.	CA	91915		N/A
Wells Fargo & Company	NJ	08807		N/A

Consumer Complaints

Web	08/22/2013	Closed with explanation	Yes
Web	08/22/2013	Closed with explanation	Yes
Web	08/21/2013	Closed with explanation	Yes
Web	08/22/2013	Closed with monetary relief	Yes
Referral	08/16/2013	Closed	Yes
Referral	08/16/2013	Closed with explanation	Yes
Web	10/01/2013	Closed	Yes
Phone	08/15/2013	Closed with explanation	Yes
Web	08/06/2013	Closed with explanation	Yes
Referral	08/16/2013	Closed with explanation	Yes
Referral	08/16/2013	Closed with explanation	Yes
Referral	08/27/2013	Closed with explanation	Yes
Referral	08/30/2013	Closed with explanation	Yes
Web	08/06/2013	Closed with explanation	Yes
Referral	08/29/2013	Closed with explanation	Yes
Phone	08/01/2013	Closed with explanation	Yes
Web	07/29/2013	Closed with explanation	Yes
Web	08/22/2013	Closed with explanation	Yes
Phone	08/13/2013	Closed with explanation	Yes
Referral	08/08/2013	Closed	Yes
Phone	08/06/2013	Closed with explanation	Yes

Consumer Complaints

No	499260
No	499829
Yes	499846
No	499847
No	489795
No	488765
No	499851
No	484093
No	472679
No	489805
No	491184
No	473479
No	489807
No	472682
No	473504
Yes	468007
No	468014
No	499864
No	482673
No	473508
Yes	472691

Consumer Complaints

08/22/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/14/2013	Consumer Loan	Vehicle loan
08/22/2013	Mortgage	Other mortgage
08/02/2013	Mortgage	FHA mortgage
08/02/2013	Credit card	
08/03/2013	Debt collection	I do not know
08/08/2013	Credit card	
08/22/2013	Bank account or service	Checking account
08/03/2013	Debt collection	I do not know
08/14/2013	Mortgage	Other mortgage
08/02/2013	Mortgage	Other mortgage
08/02/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/22/2013	Debt collection	Medical
07/26/2013	Credit reporting	
08/22/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/22/2013	Mortgage	Other mortgage
08/03/2013	Bank account or service	Checking account
08/08/2013	Bank account or service	Checking account
08/18/2013	Credit card	
08/03/2013	Mortgage	Other mortgage
08/03/2013	Credit card	

Consumer Complaints

Cont'd attempts collect debt not owed Debt resulted from identity theft

Problems when you are unable to pay

Settlement process and costs

Loan modification,collection,foreclosure

Late fee

False statements or representation Attempted to collect wrong amount

Balance transfer

Using a debit or ATM card

Disclosure verification of debt Not given enough info to verify debt

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Communication tactics Frequent or repeated calls

Cont'd attempts collect debt not owed Debt was paid

Incorrect information on credit report Information is not mine

Loan servicing, payments, escrow account

Loan modification,collection,foreclosure

Deposits and withdrawals

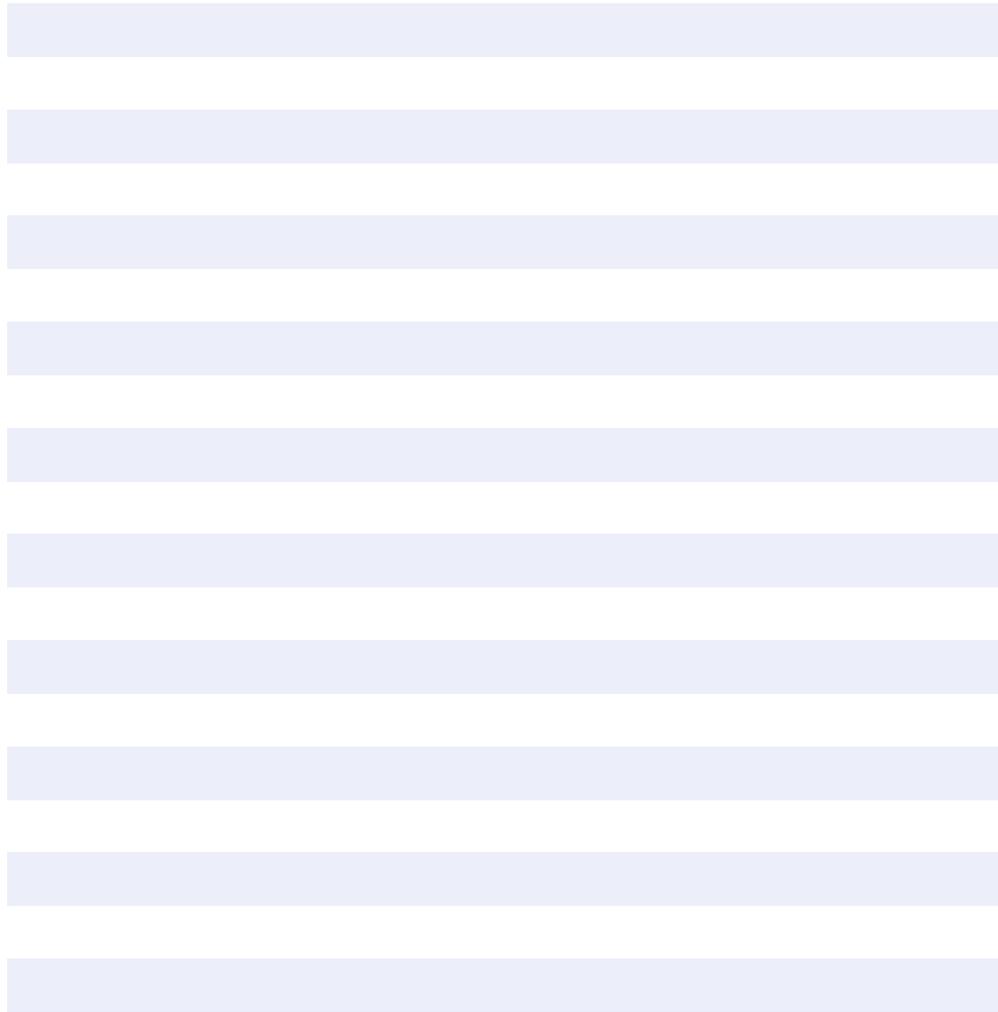
Problems caused by my funds being low

Rewards

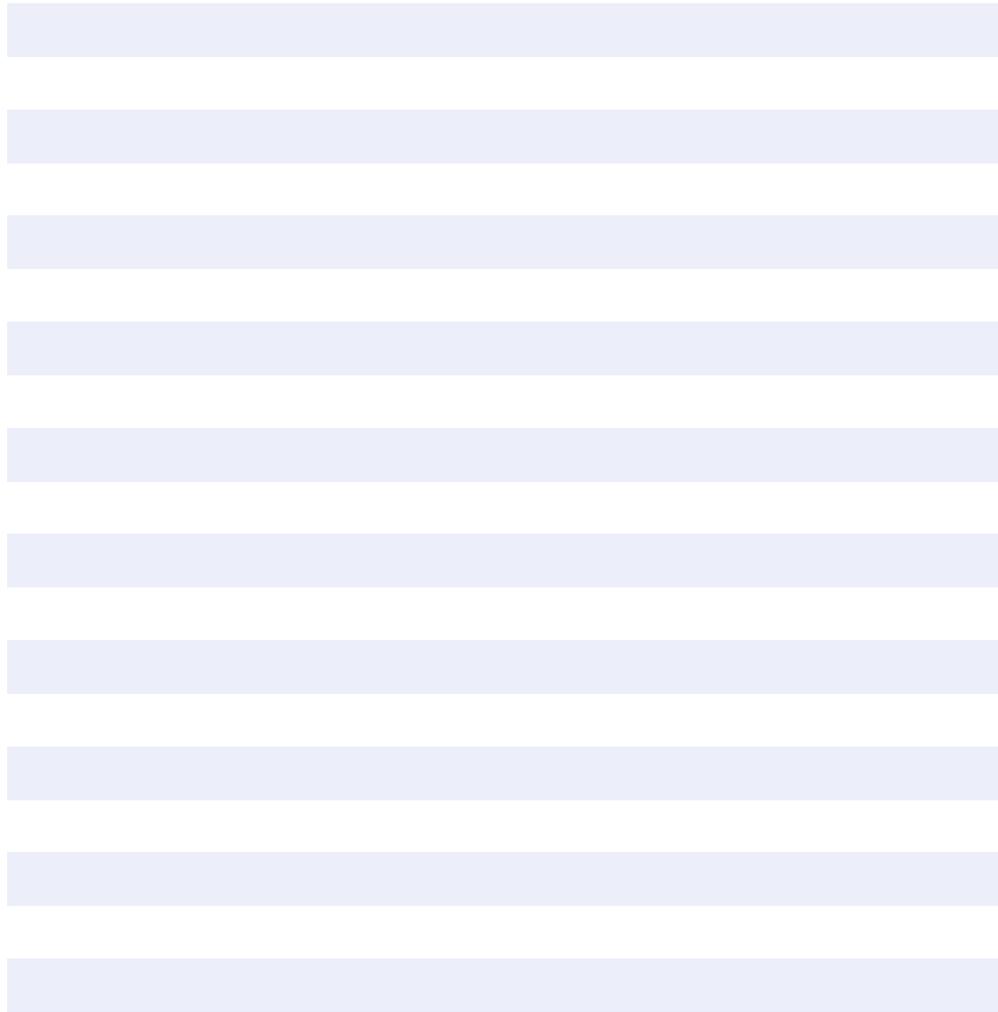
Loan servicing, payments, escrow account

Billing disputes

Consumer Complaints



Consumer Complaints



Consumer Complaints

Convergent Resources, Inc.	CA	94533	Older American	N/A
Toyota Motor Credit Corporation	AZ	85255		N/A
Bank of America	CA	90272		N/A
Citibank	TX	75241		N/A
Citibank	MN	55403		N/A
Hosto & Buchan, PLLC	AR	72476		N/A
U.S. Bancorp	TX	75062		N/A
JPMorgan Chase & Co.	AZ	85035		N/A
Portfolio Recovery Associates, Inc.	NY	11209		N/A
Citibank	MI	49327		N/A
Ocwen	GA	31021	Older American	N/A
Commercial Recovery Systems	LA	70560		N/A
Tenet HealthCare Corporation	CA	91411		N/A
Equifax	VA	20139		N/A
Nationstar Mortgage	OH	44134		N/A
Bank of America	DE	19701		N/A
Bank of America	MD	21201	Older American	N/A
BB&T Financial	FL	33040		N/A
Citibank	MD	21921		N/A
BB&T Financial	FL	34470		N/A
Capital One	FL	34747		N/A

Consumer Complaints

Web	08/22/2013	Closed with explanation	Yes
Web	08/21/2013	Closed with non-monetary relief	Yes
Web	09/10/2013	Closed with explanation	Yes
Referral	08/06/2013	Closed with explanation	Yes
Web	08/02/2013	Closed with monetary relief	Yes
Referral	09/04/2013	Closed with explanation	Yes
Web	08/08/2013	Closed with monetary relief	Yes
Fax	08/22/2013	Closed with explanation	Yes
Referral	08/09/2013	Closed with non-monetary relief	Yes
Web	08/19/2013	Closed with explanation	Yes
Referral	08/06/2013	Closed with explanation	Yes
Web	09/23/2013	Closed	Yes
Fax	10/17/2013	Closed with explanation	Yes
Referral	08/09/2013	Closed with non-monetary relief	Yes
Referral	08/23/2013	Closed with explanation	Yes
Referral	08/23/2013	Closed with explanation	Yes
Web	08/07/2013	Closed with monetary relief	Yes
Web	08/12/2013	Closed with explanation	Yes
Web	08/18/2013	Closed with non-monetary relief	Yes
Postal mail	08/06/2013	Closed with explanation	Yes
Web	08/05/2013	Closed with explanation	Yes

Consumer Complaints

No	499869
No	489811
No	499330
Yes	473550
No	472706
No	473521
No	484120
No	499877
No	473525
No	489817
No	473559
No	472707
Yes	499344
No	468037
Yes	501078
Yes	500709
Yes	473523
No	484130
No	494644
No	473528
Yes	474046

Consumer Complaints

08/22/2013	Mortgage	FHA mortgage
08/03/2013	Mortgage	Conventional fixed mortgage
08/22/2013	Mortgage	Other mortgage
08/03/2013	Bank account or service	Checking account
08/08/2013	Credit reporting	
08/08/2013	Consumer Loan	Personal line of credit
08/22/2013	Mortgage	VA mortgage
08/15/2013	Credit reporting	
08/08/2013	Mortgage	FHA mortgage
08/22/2013	Mortgage	Other mortgage
08/15/2013	Credit reporting	
07/26/2013	Consumer Loan	Personal line of credit
08/15/2013	Debt collection	Credit card
08/15/2013	Credit card	
08/22/2013	Mortgage	Conventional fixed mortgage
08/15/2013	Credit card	
08/15/2013	Mortgage	FHA mortgage
08/08/2013	Debt collection	Mortgage
07/26/2013	Mortgage	Conventional fixed mortgage
08/03/2013	Bank account or service	Checking account
08/22/2013	Debt collection	Other (i.e. phone, health club, etc.)

Consumer Complaints

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Deposits and withdrawals

Credit reporting company's investigation No notice of investigation status/result

Account terms and changes

Credit decision / Underwriting

Incorrect information on credit report Account terms

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Improper use of my credit report Report improperly shared by CRC

Shopping for a line of credit

Improper contact or sharing of info Contacted me after I asked not to

Transaction issue

Loan modification,collection,foreclosure

Transaction issue

Settlement process and costs

Disclosure verification of debt Not given enough info to verify debt

Loan modification,collection,foreclosure

Account opening, closing, or management

Taking/threatening an illegal action Threatened arrest/jail if do not pay

Consumer Complaints



Consumer Complaints



Consumer Complaints

Ocwen	OH	43420	Older American	N/A
Wells Fargo & Company	IN	47909		N/A
JPMorgan Chase & Co.	FL	34984		N/A
BMO Harris	MO	63130		N/A
TransUnion Intermediate Holdings, Inc.	TN	37343		N/A
OneMain Financial Holdings, LLC	CA	92325		N/A
JPMorgan Chase & Co.	WA	98327	Servicemember	N/A
Experian	CA	91320		N/A
Nationstar Mortgage	AZ	85746		N/A
JPMorgan Chase & Co.	WA	98006		N/A
Experian	TX	76063	Servicemember	N/A
OneMain Financial Holdings, LLC	OR	97023		N/A
Resurgent Capital Services L.P.	GA	30350		N/A
Discover	FL	33760		N/A
Bank of America	MA	01351	Older American	N/A
Amex	PA	17601		N/A
Primary Residential Mortgage	GA	31047		N/A
ProCollect, Inc	IN	46290		N/A
Bank of America	WA	98106		N/A
JPMorgan Chase & Co.	FL	32824		N/A
Bank of America	NC	27541		N/A

Consumer Complaints

Web	08/22/2013	Closed with explanation	Yes
Web	08/06/2013	Closed with explanation	Yes
Referral	08/23/2013	Closed with explanation	Yes
Fax	08/07/2013	Closed with explanation	Yes
Web	08/08/2013	Closed with explanation	Yes
Web	08/12/2013	Closed with explanation	Yes
Referral	08/23/2013	Closed with explanation	Yes
Web	08/15/2013	Closed with non-monetary relief	Yes
Web	08/12/2013	Closed with explanation	Yes
Postal mail	08/22/2013	Closed with explanation	Yes
Web	08/15/2013	Closed with explanation	Yes
Web	07/29/2013	Closed with explanation	Yes
Web	08/14/2013	Closed with non-monetary relief	Yes
Web	08/14/2013	Closed with monetary relief	Yes
Phone	08/30/2013	Closed with non-monetary relief	Yes
Web	08/15/2013	Closed with explanation	Yes
Web	08/20/2013	Closed with explanation	Yes
Web	08/14/2013	Closed with explanation	Yes
Web	07/30/2013	Closed with non-monetary relief	Yes
Web	08/07/2013	Closed with monetary relief	Yes
Web	08/22/2013	Closed with explanation	Yes

Consumer Complaints

No	499882
No	473534
No	500761
Yes	473539
No	482775
No	484149
Yes	500824
No	488809
Yes	484151
No	499893
No	489853
No	468065
No	488925
No	489855
No	499902
Yes	489862
Yes	489651
Yes	484166
No	475021
No	473593
No	499910

Consumer Complaints

08/08/2013	Credit card	
08/15/2013	Debt collection	Non-federal student loan
08/15/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/02/2013	Consumer Loan	Vehicle loan
08/08/2013	Bank account or service	Checking account
08/08/2013	Mortgage	Conventional fixed mortgage
08/08/2013	Mortgage	Conventional adjustable mortgage (ARM)
07/26/2013	Credit reporting	
08/03/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/15/2013	Mortgage	Home equity loan or line of credit
08/15/2013	Mortgage	FHA mortgage
08/15/2013	Bank account or service	Checking account
08/02/2013	Credit reporting	
07/26/2013	Mortgage	Home equity loan or line of credit
08/03/2013	Debt collection	Other (i.e. phone, health club, etc.)
07/26/2013	Credit card	
08/15/2013	Mortgage	Other mortgage
08/15/2013	Mortgage	Other mortgage
08/15/2013	Credit card	
08/03/2013	Credit card	
08/15/2013	Mortgage	Home equity loan or line of credit

Consumer Complaints

Advertising and marketing

Improper contact or sharing of info Contacted me after I asked not to

Loan servicing, payments, escrow account

Problems when you are unable to pay

Account opening, closing, or management

Loan modification, collection, foreclosure

Loan servicing, payments, escrow account

Incorrect information on credit report Account status

Communication tactics Used obscene/profane/abusive language

Credit decision / Underwriting

Loan servicing, payments, escrow account

Account opening, closing, or management

Incorrect information on credit report Information is not mine

Loan modification, collection, foreclosure

Cont'd attempts collect debt not owed Debt is not mine

Billing disputes

Loan modification, collection, foreclosure

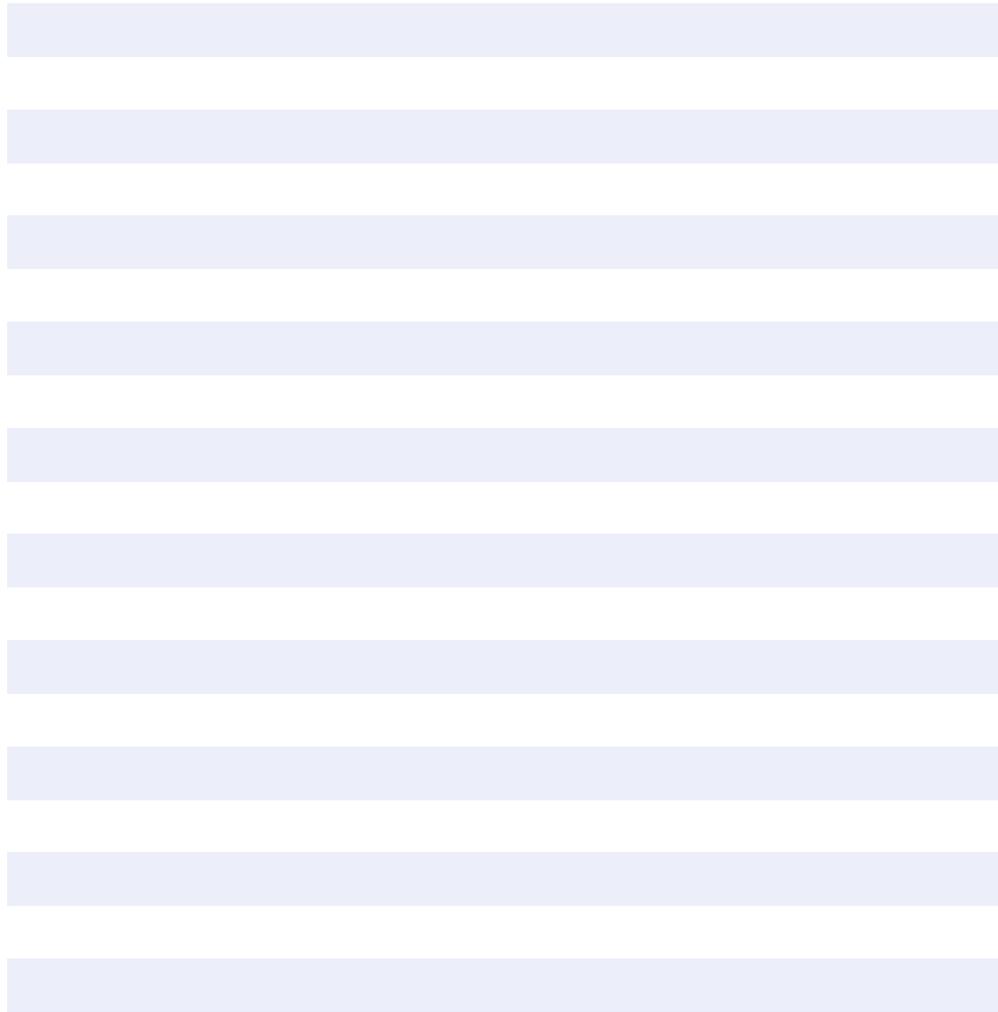
Loan modification, collection, foreclosure

Billing disputes

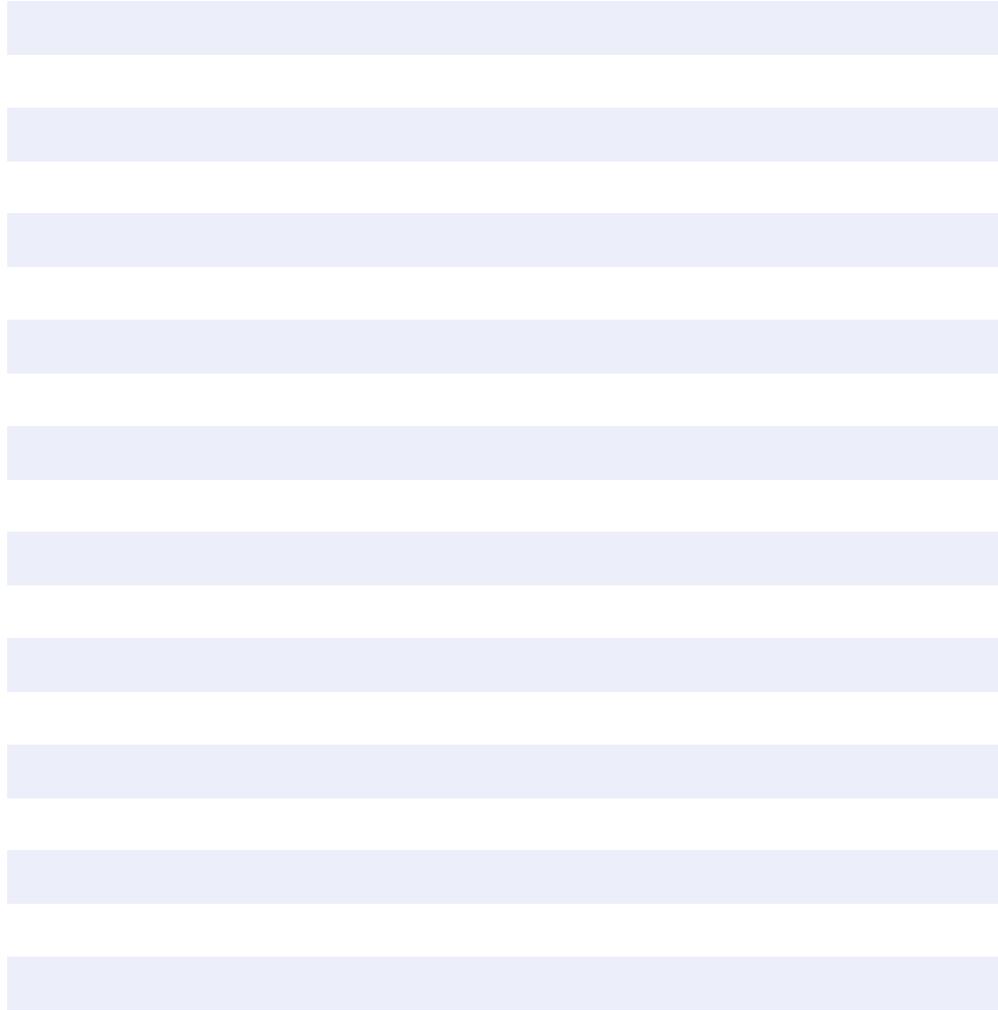
APR or interest rate

Loan modification, collection, foreclosure

Consumer Complaints



Consumer Complaints



Consumer Complaints

Citibank	NC	28277		N/A
Performant Financial Corporation	CA	94107		N/A
Citibank	CA	91381		N/A
Toyota Motor Credit Corporation	NJ	07080	Older American	N/A
Navy FCU	VA	22044		N/A
Wells Fargo & Company	NY	11236		N/A
JPMorgan Chase & Co.	CA	90638	Older American	N/A
Experian	SC	29601		N/A
Tower Loan	MO	63021		N/A
Ditech Financial LLC	AZ	86312		N/A
Nationstar Mortgage	UT	84043		N/A
Citibank	CA	90712		N/A
Equifax	AZ	85122		N/A
JPMorgan Chase & Co.	CA	92130		N/A
Expert Global Solutions, Inc.	PA	19403		N/A
Capital One	TN	38363		N/A
Wells Fargo & Company	FL	33467	Servicemember	N/A
Wells Fargo & Company	CA	91344		N/A
JPMorgan Chase & Co.	NC	28601		N/A
Barclays PLC	MA	02130	Older American	N/A
Bank of America	NY	11420		N/A

Consumer Complaints

Web	08/08/2013	Closed with non-monetary relief	Yes
Web	08/20/2013	Closed with explanation	Yes
Web	08/19/2013	Closed with explanation	Yes
Web	08/05/2013	Closed with explanation	Yes
Phone	08/12/2013	Closed with explanation	Yes
Web	08/12/2013	Closed with explanation	Yes
Web	08/12/2013	Closed with explanation	Yes
Referral	08/14/2013	Closed with explanation	Yes
Postal mail	09/24/2013	Closed with explanation	Yes
Web	08/20/2013	Closed with explanation	Yes
Web	08/19/2013	Closed with explanation	Yes
Referral	08/16/2013	Closed with explanation	Yes
Postal mail	08/26/2013	Closed with non-monetary relief	Yes
Web	07/30/2013	Closed with explanation	Yes
Referral	08/09/2013	Closed with explanation	Yes
Referral	07/29/2013	Closed with explanation	Yes
Referral	08/16/2013	Closed with explanation	Yes
Referral	08/16/2013	Closed with explanation	Yes
Referral	08/16/2013	Closed with non-monetary relief	Yes
Web	08/03/2013	Closed with explanation	Yes
Web	08/16/2013	Closed with explanation	Yes

Consumer Complaints

No	484173
No	489867
No	489868
No	472752
No	484178
Yes	484177
No	484180
No	468098
No	473623
No	489870
Yes	489871
No	490420
No	472762
No	458142
No	473628
Yes	468120
No	490355
No	490389
Yes	490446
No	473632
No	489872

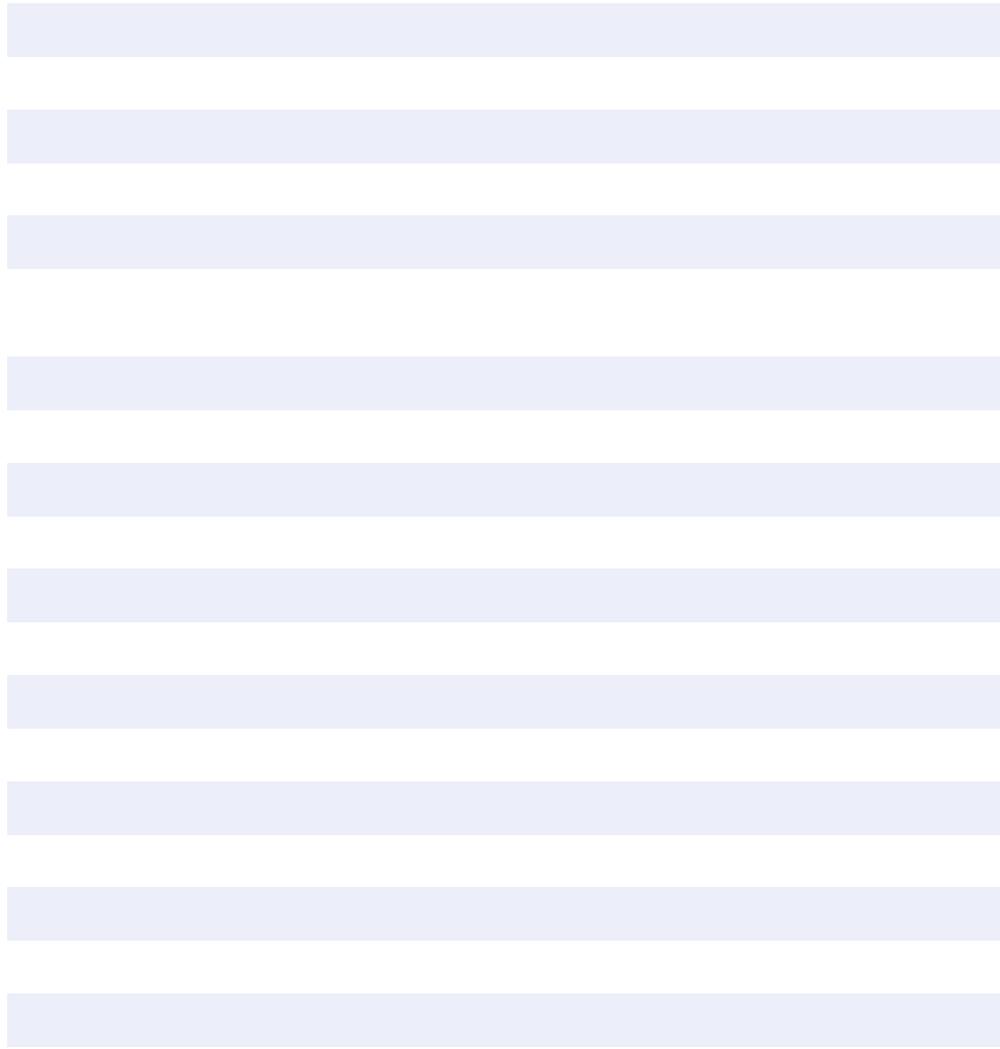
Consumer Complaints

08/08/2013	Credit reporting	
08/03/2013	Mortgage	FHA mortgage
08/02/2013	Credit card	
08/02/2013	Credit card	
08/03/2013	Mortgage	Conventional fixed mortgage
08/03/2013	Mortgage	Conventional fixed mortgage
08/15/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/03/2013	Debt collection	I do not know
07/26/2013	Credit card	
08/02/2013	Credit reporting	
08/03/2013	Credit reporting	
08/03/2013	Consumer Loan	Vehicle loan
08/03/2013	Debt collection	Mortgage
08/03/2013	Mortgage	Conventional fixed mortgage
08/03/2013	Mortgage	Conventional fixed mortgage
08/09/2013	Credit reporting	
08/03/2013	Credit reporting	
08/03/2013	Credit reporting	
08/15/2013	Mortgage	Other mortgage
08/03/2013	Debt collection	I do not know

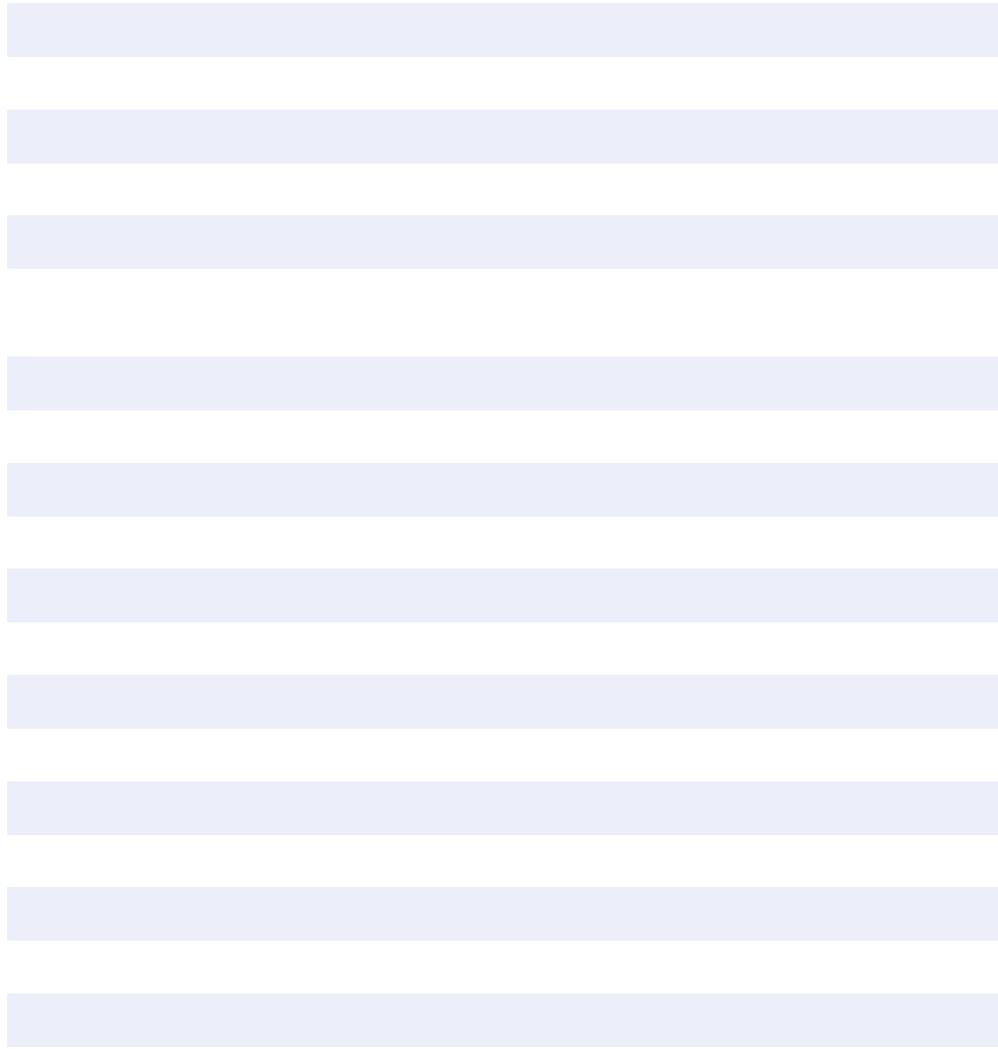
Consumer Complaints

Incorrect information on credit report	Information is not mine
Loan modification, collection, foreclosure	
Billing disputes	
Rewards	
Credit decision / Underwriting	
Application, originator, mortgage broker	
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Right to dispute notice not received
APR or interest rate	
Incorrect information on credit report	Public record
Unable to get credit report/credit score	Problem getting report or credit score
Problems when you are unable to pay	
False statements or representation	Attempted to collect wrong amount
Loan modification, collection, foreclosure	
Application, originator, mortgage broker	
Incorrect information on credit report	Public record
Improper use of my credit report	Report improperly shared by CRC
Unable to get credit report/credit score	Problem getting report or credit score
Loan servicing, payments, escrow account	
Cont'd attempts collect debt not owed	Debt is not mine

Consumer Complaints



Consumer Complaints



Consumer Complaints

Experian	HI	96786	Servicemember	N/A
Bank of America	GA	31721		N/A
Bank of America	MA	01913	Older American	N/A
Citibank	CT	06067		N/A
Nationstar Mortgage	NY	11743		N/A
Wells Fargo & Company	CA	91303	Older American	N/A
CCS Financial Services, Inc.	CA	93021	Older American, Servicemember	N/A
Stellar Recovery Inc.	WA	98366	Servicemember	N/A
Regions Financial Corporation	MA	02738		N/A
Experian	TX	75074		N/A
TransUnion Intermediate Holdings, Inc.	CA	95926		N/A
American Honda Finance Corporation	AZ	85331		N/A
Statebridge Company	MI	48324		N/A
Select Portfolio Servicing, Inc	MO	64030		N/A
Wells Fargo & Company	GA	30316		N/A
TransUnion Intermediate Holdings, Inc.	CA	91780		N/A
Equifax	TX	76119		N/A
Experian	CA	92563		N/A
Wells Fargo & Company	CA	90703		N/A
Receivables Management Partners, LLC	DC	20001		N/A

Consumer Complaints

Web	08/08/2013	Closed with explanation	Yes
Web	08/06/2013	Closed with explanation	Yes
Web	08/12/2013	Closed with explanation	Yes
Web	08/02/2013	Closed with monetary relief	Yes
Web	08/08/2013	Closed with explanation	Yes
Web	08/06/2013	Closed with explanation	Yes
Postal mail	08/19/2013	Closed with non-monetary relief	Yes
Web	08/03/2013	Closed with explanation	Yes
Postal mail	07/30/2013	Closed with monetary relief	Yes
Web	08/02/2013	Closed with explanation	Yes
Web	08/07/2013	Closed with explanation	Yes
Web	08/05/2013	Closed with explanation	Yes
Web	08/03/2013	Closed with explanation	No
Web	08/06/2013	Closed with explanation	Yes
Web	08/06/2013	Closed with explanation	Yes
Web	08/08/2013	Closed with explanation	Yes
Web	08/03/2013	Closed with explanation	Yes
Web	08/03/2013	Closed with non-monetary relief	Yes
Postal mail	08/16/2013	Closed with monetary relief	Yes
Web	08/29/2013	Closed with explanation	Yes

Consumer Complaints

No	484187
No	481084
No	472772
Yes	472776
Yes	480872
No	481086
Yes	488779
Yes	491340
No	468142
No	472790
No	482806
No	473639
	495090
No	481089
No	481090
Yes	484629
No	473413
No	482809
No	489892
No	484254

Consumer Complaints

07/26/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/03/2013	Mortgage	Conventional fixed mortgage
08/03/2013	Debt collection	I do not know
08/09/2013	Mortgage	Other mortgage
08/22/2013	Bank account or service	Checking account
08/03/2013	Credit reporting	
08/22/2013	Credit card	
08/02/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/02/2013	Student loan	Non-federal student loan
08/09/2013	Credit reporting	
08/09/2013	Bank account or service	Checking account
08/09/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/09/2013	Credit card	
08/04/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/04/2013	Credit reporting	
08/15/2013	Credit reporting	
08/22/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/09/2013	Credit card	
08/09/2013	Credit reporting	
08/09/2013	Consumer Loan	Vehicle lease
07/26/2013	Mortgage	Conventional fixed mortgage
07/26/2013	Bank account or service	Other bank product/service

Consumer Complaints

Loan modification, collection, foreclosure

Settlement process and costs

Cont'd attempts collect debt not owed Debt is not mine

Application, originator, mortgage broker

Account opening, closing, or management

Incorrect information on credit report Account status

Billing disputes

Loan modification, collection, foreclosure

Repaying your loan Repaying your loan

Credit reporting company's investigation Investigation took too long

Account opening, closing, or management

Loan servicing, payments, escrow account

Unsolicited issuance of credit card

Taking/threatening an illegal action Threatened to sue on too old debt

Incorrect information on credit report Account status

Incorrect information on credit report Information is not mine

Settlement process and costs

Advertising and marketing

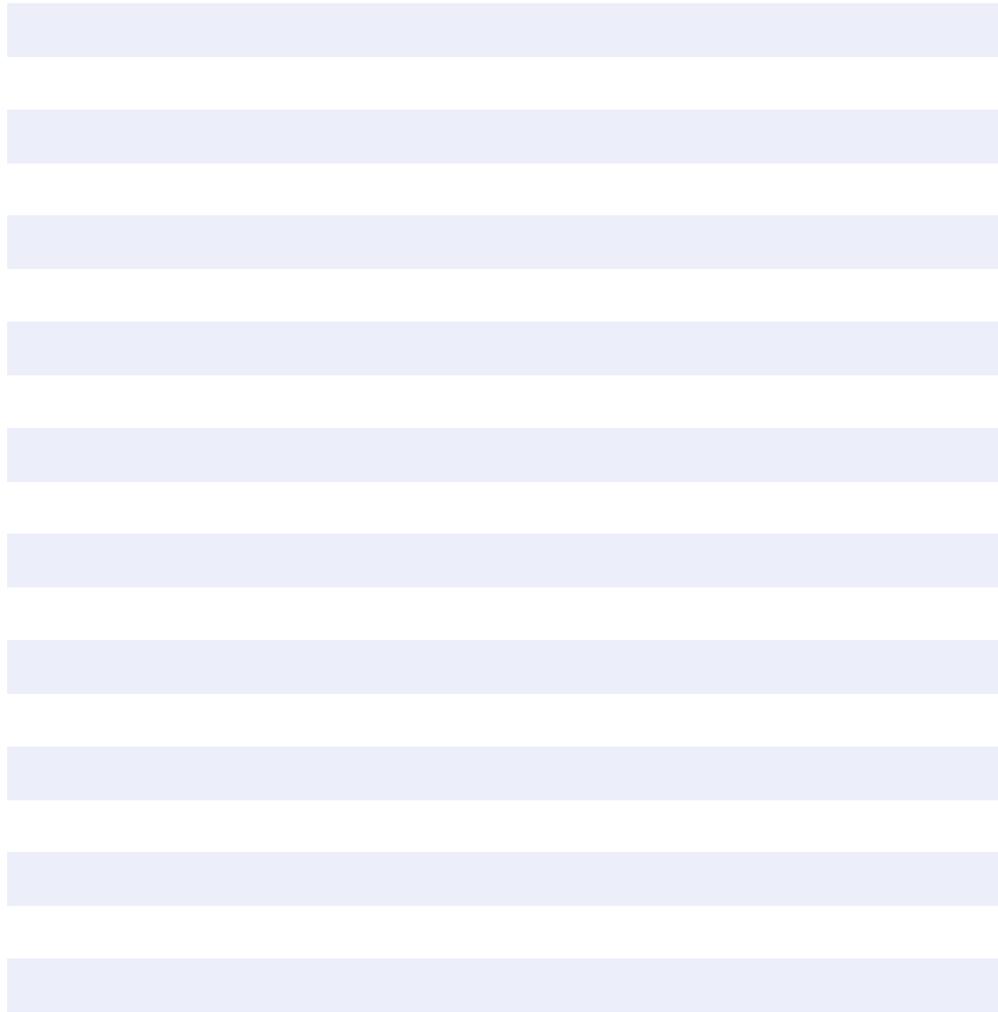
Credit monitoring or identity protection Billing dispute

Managing the loan or lease

Loan modification, collection, foreclosure

Account opening, closing, or management

Consumer Complaints



Consumer Complaints



Consumer Complaints

CIT Bank National Association	CA	90008		N/A
Bank of America	NC	28645		N/A
Choice Recovery, Inc.	DC	20001		N/A
Nationstar Mortgage	FL	33572		N/A
Bank of America	TX	77081	Servicemember	N/A
Experian	OH	44125		N/A
Citibank	MA	02467		N/A
Select Portfolio Servicing, Inc	PA	19140		N/A
Navient Solutions, Inc.	NY	11237		N/A
Experian	GA	30043		N/A
Wells Fargo & Company	TX	77449	Servicemember	N/A
Ocwen	VA	24019		N/A
JPMorgan Chase & Co.	IL	60510		N/A
ERC	NJ	07836		N/A
Equifax	NY	11691		N/A
Equifax	TN	37615		N/A
Nationstar Mortgage	OH	43065	Older American	N/A
Capital One	NC	28277		N/A
Experian	CA	91780		N/A
VW Credit, Inc	AZ	85043		N/A
Ditech Financial LLC	CA	92335		N/A
Wells Fargo & Company	CA	94931		N/A

Consumer Complaints

Web	07/31/2013	Closed with explanation	Yes
Web	08/07/2013	Closed with explanation	Yes
Web	08/03/2013	Closed with explanation	Yes
Web	08/12/2013	Closed with explanation	Yes
Phone	08/22/2013	Closed with explanation	Yes
Web	08/03/2013	Closed with non-monetary relief	Yes
Web	08/22/2013	Closed with explanation	Yes
Web	08/08/2013	Closed with explanation	Yes
Web	08/05/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with non-monetary relief	Yes
Web	08/12/2013	Closed with explanation	Yes
Web	08/12/2013	Closed with explanation	Yes
Web	08/09/2013	Closed with explanation	Yes
Web	08/03/2013	Closed with non-monetary relief	Yes
Web	08/07/2013	Closed with non-monetary relief	Yes
Web	08/15/2013	Closed with non-monetary relief	Yes
Web	08/22/2013	Closed with explanation	Yes
Web	08/08/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with explanation	Yes
Web	08/12/2013	Closed with explanation	Yes
Web	07/30/2013	Closed with explanation	Yes
Phone	08/01/2013	Closed with explanation	Yes

Consumer Complaints

No	468161
No	481092
Yes	484255
No	485134
Yes	499960
No	482811
Yes	499965
No	464524
Yes	472813
No	484642
No	485135
No	485137
No	485379
Yes	473650
No	480051
Yes	491235
No	499966
No	485103
No	484630
No	485141
No	479995
No	468190

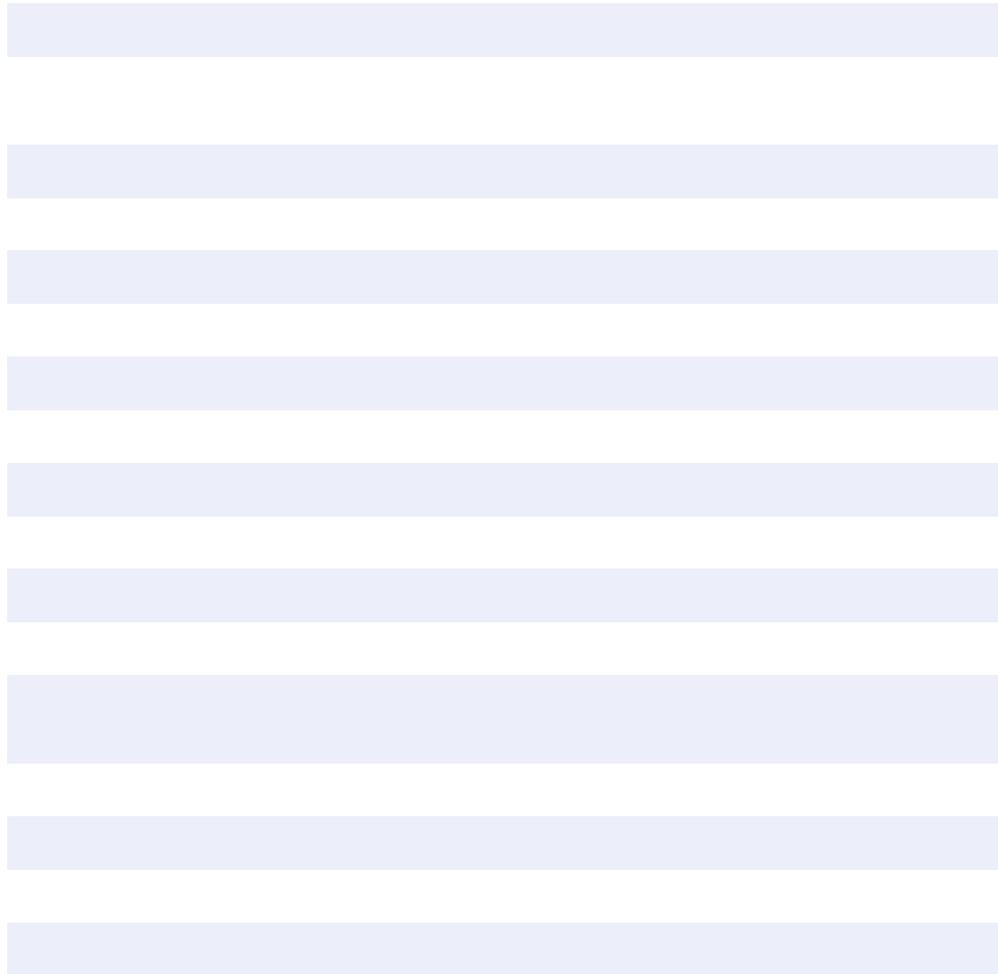
Consumer Complaints

08/09/2013	Credit reporting	
08/09/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/22/2013	Mortgage	VA mortgage
08/22/2013	Mortgage	Conventional fixed mortgage
07/26/2013	Credit card	
08/15/2013	Debt collection	I do not know
08/15/2013	Mortgage	Conventional fixed mortgage
08/09/2013	Credit reporting	
08/04/2013	Mortgage	Conventional fixed mortgage
08/04/2013	Mortgage	Conventional fixed mortgage
08/04/2013	Mortgage	Conventional fixed mortgage
08/09/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/02/2013	Credit reporting	
07/26/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/04/2013	Mortgage	Home equity loan or line of credit
08/09/2013	Credit reporting	
08/02/2013	Mortgage	Other mortgage
08/09/2013	Mortgage	FHA mortgage
08/15/2013	Debt collection	Credit card

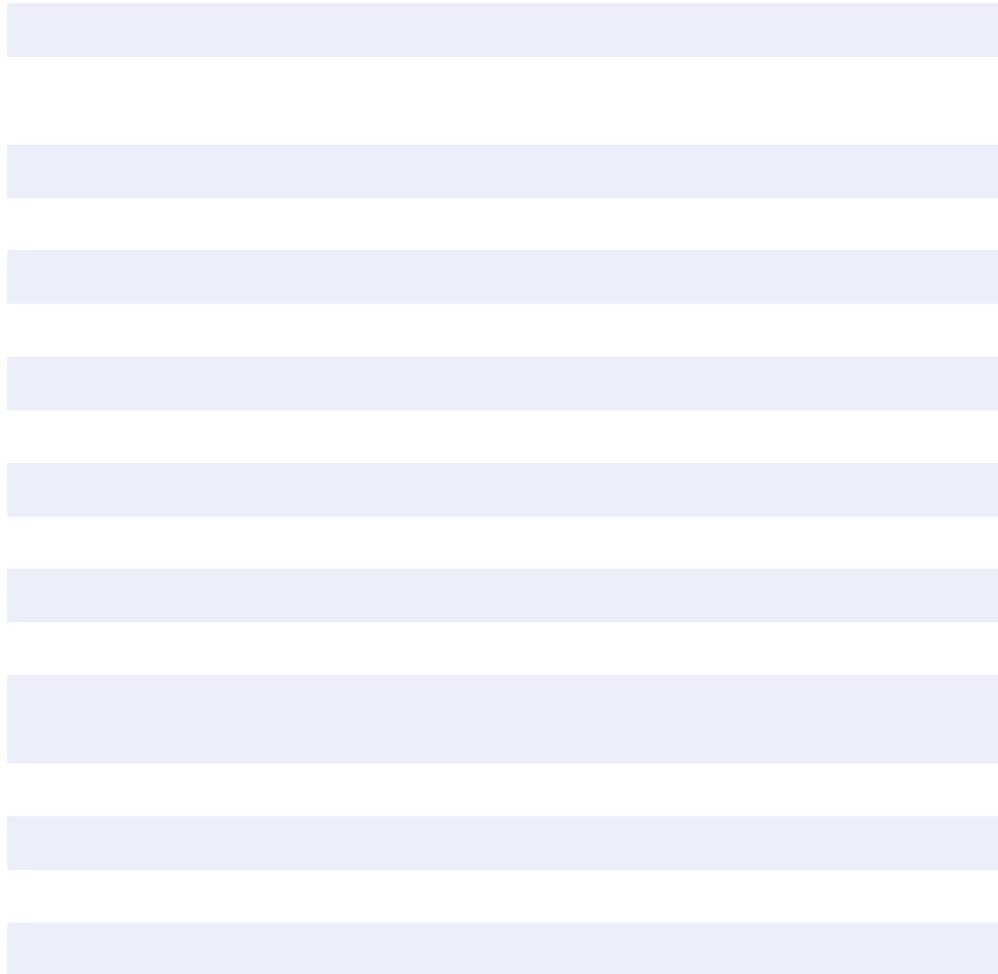
Consumer Complaints

Credit monitoring or identity protection	Problem with fraud alerts
Credit decision / Underwriting	
Loan modification, collection, foreclosure	
Loan modification, collection, foreclosure	
Identity theft / Fraud / Embezzlement	
Cont'd attempts collect debt not owed	Debt is not mine
Application, originator, mortgage broker	
Incorrect information on credit report	Account status
Loan servicing, payments, escrow account	
Loan servicing, payments, escrow account	
Loan modification, collection, foreclosure	
Improper contact or sharing of info	Talked to a third party about my debt
Credit monitoring or identity protection	Billing dispute
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Application, originator, mortgage broker	
Incorrect information on credit report	Public record
Loan modification, collection, foreclosure	
Settlement process and costs	
Communication tactics	Frequent or repeated calls

Consumer Complaints



Consumer Complaints



Consumer Complaints

Experian	NY	12603		N/A
Select Portfolio Servicing, Inc	WA	98026	Older American	N/A
JPMorgan Chase & Co.	GA	30066	Older American, Servicemember	N/A
Nationstar Mortgage	FL	33316		N/A
Bank of America	TX	77084		N/A
CNG Financial Corporation	TX	79109		N/A
Wells Fargo & Company	MA	01104		N/A
Equifax	NY	12603		N/A
Wells Fargo & Company	FL	32708		N/A
Ocwen	TX	78028		N/A
M&T Bank Corporation	AZ	85363	Older American	N/A
NCC Business Services, Inc.	UT	84111		N/A
Experian	NC	27837		N/A
Recovery One, LLC	AL	36532	Older American, Servicemember	N/A
American Equity Mortgage, Inc.	GA	30141		N/A
Experian	TX	76210	Older American	N/A
HSBC North America Holdings Inc.	CA	95747		N/A
Freedom Mortgage	MO	63111		N/A
USAA Savings	GA	30087	Servicemember	N/A

Consumer Complaints

Web	08/08/2013	Closed with non-monetary relief	Yes
Web	08/12/2013	Closed with explanation	Yes
Phone	08/22/2013	Closed with explanation	Yes
Web	08/22/2013	Closed with explanation	Yes
Phone	07/29/2013	Closed with explanation	Yes
Web	09/20/2013	Closed	No
Web	08/15/2013	Closed with explanation	Yes
Web	08/08/2013	Closed with non-monetary relief	Yes
Web	08/07/2013	Closed with explanation	Yes
Web	08/07/2013	Closed with explanation	Yes
Web	08/07/2013	Closed with explanation	Yes
Web	08/28/2013	Closed with explanation	Yes
Web	08/02/2013	Closed with monetary relief	Yes
Web	08/16/2013	Closed with explanation	Yes
Web	08/07/2013	Closed with explanation	Yes
Web	08/20/2013	Closed with explanation	Yes
Referral	10/28/2013	Closed with explanation	Yes
Web	08/12/2013	Closed with explanation	Yes
Web	08/15/2013	Closed with explanation	Yes

Consumer Complaints

No 485142

No 486886

No 499973

Yes 499131

No 468193

489921

No 489924

Yes 485144

No 473670

No 473671

Yes 473672

Yes 485156

No 472815

No 468213

No 473682

No 485164

No 472848

No 485170

Yes 489949

Consumer Complaints

08/09/2013	Mortgage	Conventional fixed mortgage
08/02/2013	Mortgage	Other mortgage
08/02/2013	Mortgage	Other mortgage
08/02/2013	Bank account or service	Checking account
08/04/2013	Credit card	
08/04/2013	Credit reporting	
08/15/2013	Mortgage	Other mortgage
07/26/2013	Credit card	
08/09/2013	Mortgage	Other mortgage
08/04/2013	Credit reporting	
08/22/2013	Mortgage	Reverse mortgage
08/22/2013	Mortgage	FHA mortgage
08/09/2013	Mortgage	Other mortgage
08/05/2013	Bank account or service	Checking account
07/26/2013	Credit reporting	
08/09/2013	Bank account or service	Checking account
08/09/2013	Mortgage	Other mortgage
08/15/2013	Mortgage	Conventional fixed mortgage
08/04/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/15/2013	Credit card	
08/22/2013	Bank account or service	Checking account
07/26/2013	Mortgage	Other mortgage

Consumer Complaints

Loan servicing, payments, escrow account

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Deposits and withdrawals

Other

Unable to get credit report/credit score

Problem getting report or credit score

Loan modification, collection, foreclosure

Identity theft / Fraud / Embezzlement

Loan modification, collection, foreclosure

Incorrect information on credit report

Account status

Loan servicing, payments, escrow account

Credit decision / Underwriting

Loan servicing, payments, escrow account

Account opening, closing, or management

Credit reporting company's investigation

Problem with statement of dispute

Deposits and withdrawals

Loan modification, collection, foreclosure

Application, originator, mortgage broker

False statements or representation

Attempted to collect wrong amount

APR or interest rate

Problems caused by my funds being low

Loan modification, collection, foreclosure

Consumer Complaints

The table contains 12 rows of data, all of which have been redacted with light blue bars. The redaction covers the entire content of each row, leaving only the structure of the table visible.

Consumer Complaints

[Redacted]

Consumer Complaints

Wells Fargo & Company	PA	17058		N/A
Nationstar Mortgage	FL	33901		N/A
Bank of America	GA	30025		N/A
Citibank	NY	11566		N/A
Barclays PLC	WA	98607		N/A
Equifax	NC	27107		N/A
Bank of America	NC	27850		N/A
Citibank	CA	95826	Older American	N/A
Wells Fargo & Company	FL	33014		N/A
Equifax	CA	95758		N/A
American Advisors Group	GA	30315		N/A
Van Dyk Mortgage Corporation	SC	29572		N/A
JPMorgan Chase & Co.	NJ	08066		N/A
Bank of America	TN	38016		N/A
Experian	NY	12205		N/A
Citibank	IL	60643		N/A
Ocwen	CA	90042		N/A
American Internet Mortgage, Inc	MI	48108		N/A
I.C. System, Inc.	NJ	07054		N/A
Synchrony Financial	OK	74501		N/A
Bank of America	CA	92832		N/A
Nationstar Mortgage	NY	11727		N/A

Consumer Complaints

Web	08/12/2013	Closed with explanation	Yes
Referral	08/12/2013	Closed with explanation	Yes
Referral	08/08/2013	Closed with non-monetary relief	Yes
Referral	08/05/2013	Closed with explanation	Yes
Web	08/04/2013	Closed with non-monetary relief	Yes
Web	08/07/2013	Closed with explanation	Yes
Referral	08/16/2013	Closed with explanation	Yes
Phone	07/30/2013	Closed with explanation	Yes
Referral	08/12/2013	Closed with non-monetary relief	Yes
Web	08/04/2013	Closed with explanation	Yes
Referral	08/22/2013	Closed with explanation	No
Web	08/22/2013	Closed with explanation	Yes
Referral	08/12/2013	Closed with explanation	Yes
Web	08/07/2013	Closed with monetary relief	Yes
Web	07/26/2013	Closed with explanation	Yes
Referral	08/12/2013	Closed with explanation	Yes
Referral	08/12/2013	Closed with explanation	Yes
Web	08/16/2013	Closed with explanation	Yes
Web	08/12/2013	Closed with explanation	Yes
Phone	08/16/2013	Closed with explanation	Yes
Web	08/22/2013	Closed with monetary relief	Yes
Referral	07/30/2013	Closed with explanation	Yes

Consumer Complaints

No	485175
No	472854
No	465435
Yes	472861
No	473692
No	473691
Yes	490444
No	468237
No	485178
Yes	473698
No	500001
Yes	500003
No	485181
No	479392
No	468236
No	485184
No	485186
No	489973
No	473707
No	489978
No	500017
No	468247

Consumer Complaints

07/26/2013	Mortgage	Other mortgage
08/02/2013	Credit card	
08/04/2013	Credit reporting	
08/09/2013	Credit card	
08/09/2013	Mortgage	Other mortgage
07/26/2013	Mortgage	Other mortgage
08/15/2013	Mortgage	Other mortgage
08/15/2013	Mortgage	Conventional fixed mortgage
08/22/2013	Debt collection	I do not know
08/09/2013	Mortgage	Conventional fixed mortgage
08/02/2013	Mortgage	Other mortgage
08/09/2013	Mortgage	Other mortgage
08/05/2013	Mortgage	Conventional adjustable mortgage (ARM)
07/26/2013	Mortgage	Other mortgage
08/05/2013	Credit card	
07/26/2013	Bank account or service	Checking account
08/15/2013	Bank account or service	Checking account
08/09/2013	Mortgage	Other mortgage
08/05/2013	Credit card	
08/05/2013	Debt collection	Credit card
07/26/2013	Mortgage	Other mortgage

Consumer Complaints

Loan modification,collection,foreclosure

Credit line increase/decrease

Incorrect information on credit report

Account status

Billing disputes

Loan servicing, payments, escrow account

Loan modification,collection,foreclosure

Loan servicing, payments, escrow account

Loan servicing, payments, escrow account

Cont'd attempts collect debt not owed

Debt is not mine

Settlement process and costs

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Customer service / Customer relations

Problems caused by my funds being low

Deposits and withdrawals

Loan modification,collection,foreclosure

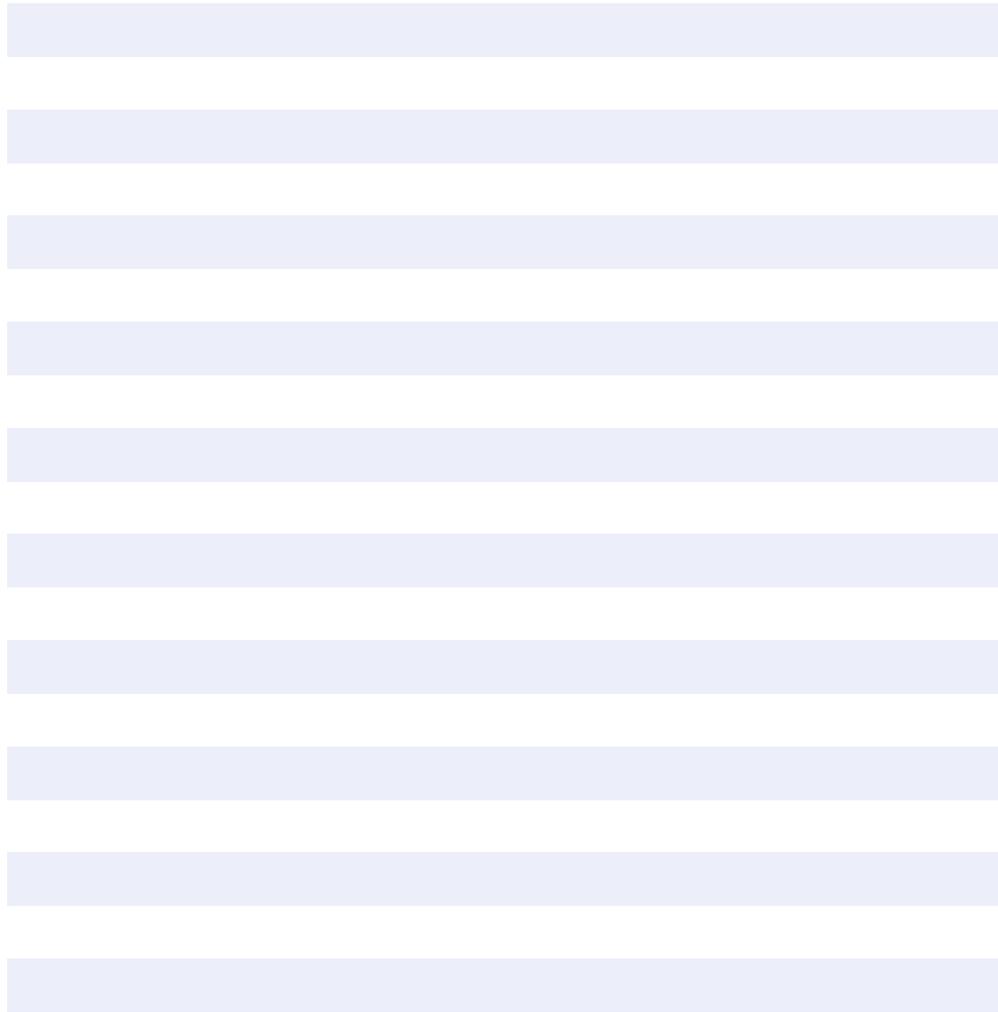
Identity theft / Fraud / Embezzlement

Communication tactics

Frequent or repeated calls

Loan modification,collection,foreclosure

Consumer Complaints



Consumer Complaints



Consumer Complaints

Select Portfolio Servicing, Inc	UT	84070		N/A
USAA Savings	CA	91411		N/A
TransUnion Intermediate Holdings, Inc.	AZ	85269		N/A
Amex	CA	92260		N/A
Ocwen	CA	95269		N/A
Flagstar Bank	CA	92336		N/A
New York Community Bank	MA	02632		N/A
JPMorgan Chase & Co.	TN	37876	Older American	N/A
Alorica Inc.	VA	22193	Servicemember	N/A
TD Bank US Holding Company	PA	19022		N/A
CIT Bank National Association	CA	91941		N/A
JPMorgan Chase & Co.	MI	48382	Servicemember	N/A
PNC Bank N.A.	GA	30032		N/A
Wells Fargo & Company	CA	94566		N/A
Bank of America	NY	10010		N/A
PNC Bank N.A.	IL	60091		N/A
Bank of America	MI	48205		N/A
Bayview Loan Servicing, LLC	TX	77082		N/A
Synchrony Financial	CA	93703	Older American	N/A
JPMorgan Chase & Co.	WI	53073		N/A
Wells Fargo & Company	FL	33172		N/A

Consumer Complaints

Referral	07/30/2013	Closed with explanation	Yes
Postal mail	08/05/2013	Closed with explanation	Yes
Web	09/09/2013	Closed with explanation	Yes
Referral	08/12/2013	Closed with explanation	Yes
Referral	08/12/2013	Closed with explanation	Yes
Referral	07/31/2013	Closed with explanation	Yes
Referral	08/16/2013	Closed with explanation	Yes
Web	08/15/2013	Closed with explanation	Yes
Web	08/22/2013	Closed with explanation	Yes
Web	08/12/2013	Closed with monetary relief	Yes
Referral	08/06/2013	Closed with explanation	Yes
Fax	08/12/2013	Closed with explanation	Yes
Web	08/07/2013	Closed with explanation	Yes
Referral	07/30/2013	Closed with explanation	Yes
Web	08/04/2013	Closed with explanation	Yes
Referral	07/30/2013	Closed with explanation	Yes
Postal mail	08/21/2013	Closed with explanation	Yes
Referral	08/12/2013	Closed with explanation	Yes
Web	08/05/2013	Closed with explanation	Yes
Web	08/04/2013	Closed with explanation	Yes
Referral	08/02/2013	Closed with explanation	Yes

Consumer Complaints

No	475749
No	472872
No	480137
No	485191
No	485302
No	470883
Yes	490482
No	489985
No	500411
No	485193
No	472877
No	484596
No	473719
No	454622
Yes	473724
No	468256
No	489969
No	485310
Yes	473726
No	473727
No	475427

Consumer Complaints

08/22/2013	Debt collection	Non-federal student loan
08/02/2013	Credit reporting	
08/09/2013	Mortgage	Other mortgage
08/05/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/05/2013	Debt collection	Medical
07/26/2013	Debt collection	Medical
08/05/2013	Mortgage	Conventional fixed mortgage
08/05/2013	Credit card	
08/05/2013	Mortgage	Conventional fixed mortgage
08/05/2013	Bank account or service	Other bank product/service
08/09/2013	Consumer Loan	Vehicle loan
08/05/2013	Student loan	Non-federal student loan
08/05/2013	Credit card	
08/22/2013	Credit card	
08/05/2013	Debt collection	Non-federal student loan
08/15/2013	Credit card	
08/22/2013	Credit card	
08/05/2013	Mortgage	Other mortgage
08/05/2013	Mortgage	Other mortgage
08/05/2013	Mortgage	Other mortgage
08/22/2013	Student loan	Non-federal student loan

Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Incorrect information on credit report	Personal information
Loan modification, collection, foreclosure	
Loan modification, collection, foreclosure	
Improper contact or sharing of info	Contacted employer after asked not to
Cont'd attempts collect debt not owed	Debt is not mine
Settlement process and costs	
Late fee	
Loan servicing, payments, escrow account	
Account opening, closing, or management	
Managing the loan or lease	
Problems when you are unable to pay	Problems when you are unable to pay
Arbitration	
Closing/Cancelling account	
Cont'd attempts collect debt not owed	Debt was paid
Forbearance / Workout plans	
Closing/Cancelling account	
Loan modification, collection, foreclosure	
Loan modification, collection, foreclosure	
Loan servicing, payments, escrow account	
Repaying your loan	Repaying your loan

Consumer Complaints



Consumer Complaints



Consumer Complaints

Nelnet	FL	32765		N/A
Experian	FL	34237		N/A
Bank of America	CA	95241		N/A
PHH Mortgage	NC	27834		N/A
Rash Curtis and Associates	CA	94566		N/A
Expert Global Solutions, Inc.	CA	95073		N/A
Ditech Financial LLC	CO	81650		N/A
Amex	MA	02138	Older American	N/A
Ocwen	CA	91786		N/A
Citibank	CA	95437	Older American	N/A
Pentagon FCU				N/A
Navient Solutions, Inc.	NC	10128		N/A
Bank of America	NY	10010		N/A
Citibank	RI	02885		N/A
CCB Credit Serivces, Inc				N/A
Bank of America	TX	75044		N/A
Capital One	IA	51038		N/A
JPMorgan Chase & Co.	AZ	85226		N/A
Bank of America	CA	92563		N/A
Ditech Financial LLC	CA	90042		N/A
Navient Solutions, Inc.	MN	55103		N/A

Consumer Complaints

Referral	08/22/2013	Closed	Yes
Postal mail	08/26/2013	Closed with explanation	Yes
Referral	11/04/2013	Closed with explanation	Yes
Web	08/07/2013	Closed with explanation	Yes
Web	08/04/2013	Closed	No
Referral	08/02/2013	Closed with explanation	Yes
Web	08/07/2013	Closed with explanation	Yes
Web	08/05/2013	Closed with monetary relief	Yes
Web	08/07/2013	Closed with explanation	Yes
Web	08/08/2013	Closed with explanation	Yes
Email	08/20/2013	Closed with monetary relief	Yes
Web	08/05/2013	Closed with explanation	Yes
Web	08/05/2013	Closed with explanation	Yes
Web	08/22/2013	Closed with non-monetary relief	Yes
Web	08/08/2013	Closed with explanation	Yes
Web	08/15/2013	Closed with explanation	Yes
Web	08/22/2013	Closed with monetary relief	Yes
Referral	08/07/2013	Closed with explanation	Yes
Referral	08/08/2013	Closed with non-monetary relief	Yes
Referral	08/07/2013	Closed with explanation	Yes
Web	08/23/2013	Closed with non-monetary relief	Yes

Consumer Complaints

No	500010
No	472842
No	485404
No	473732
	462458
No	468265
No	473735
No	473736
Yes	473740
No	480397
No	486837
No	473744
Yes	480045
No	500697
No	473747
No	490030
No	499335
No	473752
No	473756
Yes	473772
No	500706

Consumer Complaints

08/15/2013	Mortgage	FHA mortgage
08/02/2013	Mortgage	Conventional fixed mortgage
07/26/2013	Mortgage	Conventional fixed mortgage
08/09/2013	Money transfers	Domestic (US) money transfer
08/05/2013	Mortgage	Other mortgage
08/05/2013	Mortgage	Other mortgage
08/22/2013	Mortgage	Other mortgage
08/15/2013	Credit card	
08/22/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/22/2013	Bank account or service	Savings account
08/09/2013	Mortgage	Other mortgage
08/22/2013	Mortgage	Other mortgage
08/09/2013	Consumer Loan	Vehicle loan
08/09/2013	Bank account or service	Checking account
08/05/2013	Mortgage	Other mortgage
08/15/2013	Mortgage	Conventional fixed mortgage
08/09/2013	Mortgage	FHA mortgage
08/22/2013	Credit card	
07/27/2013	Mortgage	FHA mortgage
07/27/2013	Credit reporting	
08/15/2013	Bank account or service	Other bank product/service

Consumer Complaints

Settlement process and costs

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Other service issues

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Settlement process and costs

Delinquent account

Cont'd attempts collect debt not owed

Debt is not mine

Deposits and withdrawals

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Problems when you are unable to pay

Using a debit or ATM card

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Application, originator, mortgage broker

Billing disputes

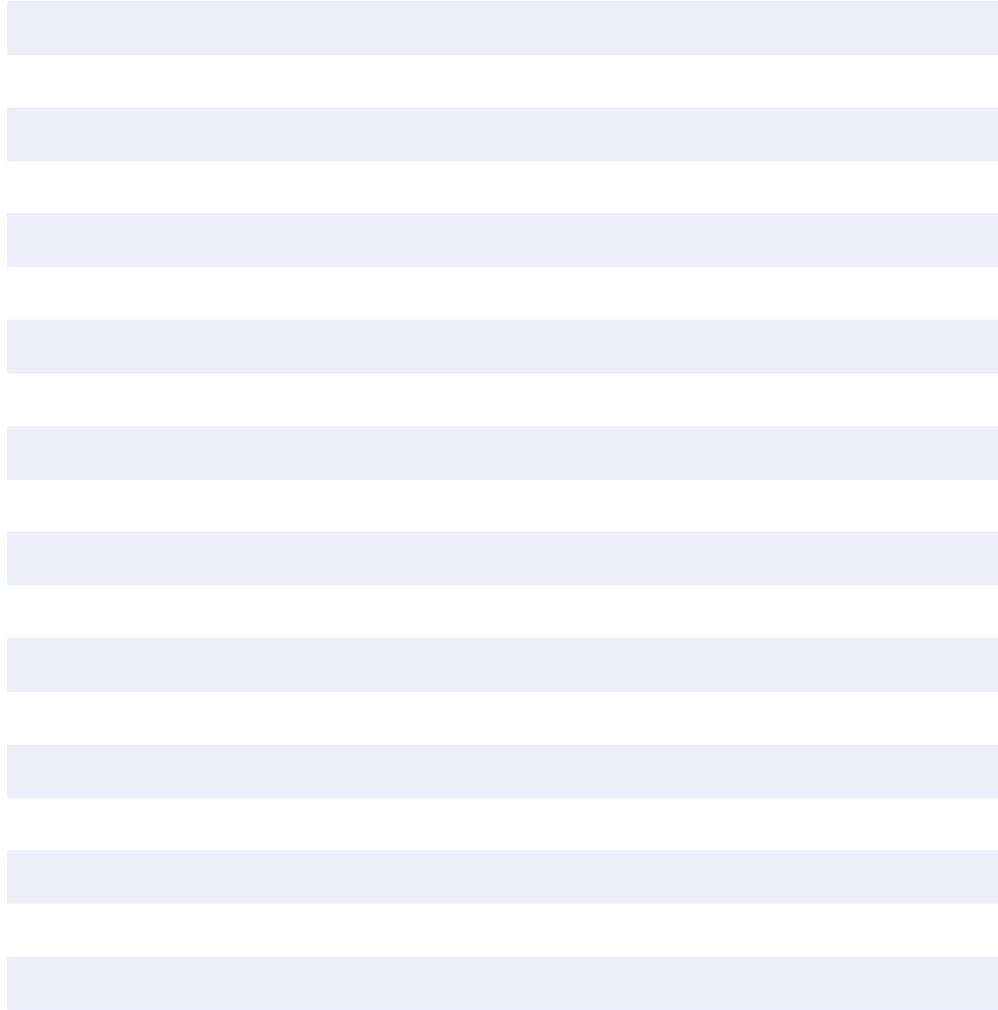
Settlement process and costs

Incorrect information on credit report

Account terms

Making/receiving payments, sending money

Consumer Complaints



Consumer Complaints



Consumer Complaints

JPMorgan Chase & Co.	NJ	08757		N/A
Bank of America	CA	92618		N/A
Wells Fargo & Company	WA	98011	Older American	N/A
The Western Union Company	TX	76051		N/A
Flagstar Bank	CA	93292		N/A
Bank of America	TX	77493		N/A
Regions Financial Corporation	AL	35806		N/A
Citibank	DE	19807	Older American	N/A
I.C. System, Inc.	IA	52722		N/A
Wells Fargo & Company	FL	33164		N/A
Loan Care	NY	10459		N/A
Bank of America	CA	92071		N/A
Exeter Finance Corp	GA	30236		N/A
GC Services Limited Partnership	WA	98148		N/A
JPMorgan Chase & Co.	MD	20794		N/A
Wells Fargo & Company	IL	60002	Older American	N/A
Americas Mortgage Professionals, LLC	FL	32746		N/A
Citibank	MD	20768		N/A
Bank of America	FL	32311		N/A
TransUnion Intermediate Holdings, Inc.	AL	36533		N/A
Citibank	NY	10472		N/A

Consumer Complaints

Web	08/15/2013	Closed with explanation	Yes
Web	08/07/2013	Closed with explanation	Yes
Phone	07/30/2013	Closed with explanation	Yes
Fax	08/19/2013	Closed with explanation	Yes
Referral	08/20/2013	Closed with explanation	Yes
Referral	08/06/2013	Closed with non-monetary relief	Yes
Web	08/26/2013	Closed	Yes
Referral	08/16/2013	Closed with explanation	Yes
Referral	08/29/2013	Closed with explanation	Yes
Web	08/26/2013	Closed with explanation	Yes
Referral	08/12/2013	Closed with explanation	Yes
Referral	08/26/2013	Closed with explanation	Yes
Web	08/12/2013	Closed with explanation	Yes
Fax	08/12/2013	Closed with non-monetary relief	Yes
Referral	08/07/2013	Closed with explanation	Yes
Web	08/15/2013	Closed with explanation	Yes
Web	10/08/2013	Closed	Yes
Web	08/22/2013	Closed with monetary relief	Yes
Phone	07/31/2013	Closed with explanation	Yes
Web	07/26/2013	Closed with non-monetary relief	Yes
Postal mail	08/19/2013	Closed with explanation	Yes

Consumer Complaints

No	490037
Yes	465247
Yes	468294
No	485207
Yes	473321
Yes	473800
Yes	500068
No	488803
No	500724
No	500726
No	485611
No	499795
No	485213
No	484659
No	479595
Yes	490061
No	485221
Yes	500094
Yes	455816
No	479888
No	490049

Consumer Complaints

07/27/2013	Bank account or service	Checking account
08/02/2013	Bank account or service	(CD) Certificate of deposit
08/02/2013	Credit card	
08/02/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/05/2013	Mortgage	Other mortgage
08/05/2013	Debt collection	Credit card
07/27/2013	Mortgage	Other mortgage
08/22/2013	Consumer Loan	Vehicle lease
07/27/2013	Mortgage	Conventional fixed mortgage
08/05/2013	Bank account or service	Savings account
08/05/2013	Credit reporting	
07/27/2013	Mortgage	FHA mortgage
07/27/2013	Debt collection	Mortgage
08/09/2013	Debt collection	I do not know
08/05/2013	Debt collection	Auto
08/02/2013	Mortgage	Conventional fixed mortgage
08/22/2013	Mortgage	Other mortgage
08/15/2013	Credit reporting	
08/02/2013	Mortgage	Conventional fixed mortgage
07/27/2013	Mortgage	Conventional fixed mortgage
08/22/2013	Debt collection	I do not know

Consumer Complaints

Account opening, closing, or management

Account opening, closing, or management

Billing disputes

Loan modification, collection, foreclosure

Loan servicing, payments, escrow account

Cont'd attempts collect debt not owed Debt was discharged in bankruptcy

Loan modification, collection, foreclosure

Managing the loan or lease

Loan modification, collection, foreclosure

Account opening, closing, or management

Incorrect information on credit report Account status

Loan servicing, payments, escrow account

Cont'd attempts collect debt not owed Debt is not mine

Cont'd attempts collect debt not owed Debt is not mine

Cont'd attempts collect debt not owed Debt was paid

Application, originator, mortgage broker

Loan modification, collection, foreclosure

Incorrect information on credit report Information is not mine

Loan servicing, payments, escrow account

Loan modification, collection, foreclosure

Improper contact or sharing of info Talked to a third party about my debt

Consumer Complaints



Consumer Complaints



Consumer Complaints

Wells Fargo & Company	NC	27545		N/A
Citibank	CA	90303		N/A
Bank of America	NJ	07003		N/A
Bank of America	FL	33027		N/A
Bank of America	OH	45694		N/A
Allied Interstate LLC	MD	21286		N/A
Bank of America	TX	75035		N/A
Wells Fargo & Company	CO	80128		N/A
CIT Bank National Association	CA	95209		N/A
Bank of America	TN	37221		N/A
Experian	TX	77401	Older American	N/A
Wells Fargo & Company	PA	16426		N/A
Ocwen	NY	10458		N/A
Resurgent Capital Services L.P.	GA	30028		N/A
TD Bank US Holding Company	NC	28376		N/A
WCS LENDING LLC	NY	10065		N/A
Wells Fargo & Company	CA	92780		N/A
TransUnion Intermediate Holdings, Inc.	AL	36775		N/A
Select Portfolio Servicing, Inc	NJ	07079		N/A
Bank of America	FL	33981	Older American	N/A
Mid Continent Credit Services, Inc	IL	60142		N/A

Consumer Complaints

Web	07/29/2013	Closed with explanation	Yes
Fax	08/05/2013	Closed with explanation	Yes
Web	08/02/2013	Closed with explanation	Yes
Web	08/06/2013	Closed with explanation	Yes
Referral	08/07/2013	Closed with non-monetary relief	Yes
Web	08/05/2013	Closed with non-monetary relief	Yes
Web	07/30/2013	Closed with explanation	Yes
Web	08/23/2013	Closed with explanation	Yes
Web	08/02/2013	Closed with explanation	Yes
Web	08/07/2013	Closed with monetary relief	Yes
Web	08/05/2013	Closed with explanation	Yes
Web	07/30/2013	Closed with explanation	Yes
Web	09/09/2013	Closed	Yes
Web	08/09/2013	Closed with monetary relief	Yes
Web	08/08/2013	Closed with non-monetary relief	Yes
Web	08/07/2013	Untimely response	No
Referral	08/23/2013	Closed with explanation	Yes
Web	08/15/2013	Closed with explanation	Yes
Web	08/06/2013	Closed with explanation	Yes
Web	07/31/2013	Closed with non-monetary relief	Yes
Web	08/22/2013	Closed with explanation	Yes

Consumer Complaints

Yes	468317
No	461410
No	472958
Yes	480014
No	473812
No	473764
No	475887
No	500101
Yes	468119
No	467715
Yes	473782
Yes	468333
No	468335
No	485258
Yes	473785
	472979
No	500081
No	489995
No	465377
No	468353
No	500097

Consumer Complaints

07/27/2013	Bank account or service	Checking account
08/15/2013	Mortgage	FHA mortgage
08/22/2013	Bank account or service	Checking account
08/05/2013	Mortgage	Conventional fixed mortgage
08/09/2013	Money transfers	Domestic (US) money transfer
07/27/2013	Credit reporting	
08/09/2013	Mortgage	Other mortgage
08/09/2013	Mortgage	Other mortgage
07/27/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/05/2013	Mortgage	Conventional fixed mortgage
07/27/2013	Mortgage	FHA mortgage
08/22/2013	Mortgage	Reverse mortgage
08/02/2013	Credit card	
08/09/2013	Mortgage	Other mortgage
08/02/2013	Mortgage	Other mortgage
08/22/2013	Credit reporting	
07/27/2013	Debt collection	I do not know
07/27/2013	Credit card	
08/15/2013	Bank account or service	Checking account
08/09/2013	Mortgage	Other mortgage
07/27/2013	Debt collection	Medical

Consumer Complaints

Account opening, closing, or management

Loan servicing, payments, escrow account

Problems caused by my funds being low

Loan servicing, payments, escrow account

Other transaction issues

Incorrect information on credit report

Account status

Loan modification, collection, foreclosure

Loan servicing, payments, escrow account

Cont'd attempts collect debt not owed

Debt is not mine

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Application, originator, mortgage broker

Balance transfer

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Incorrect information on credit report

Account status

Cont'd attempts collect debt not owed

Debt is not mine

Billing disputes

Account opening, closing, or management

Loan modification, collection, foreclosure

Communication tactics

Called outside of 8am-9pm

Consumer Complaints



Consumer Complaints



Consumer Complaints

Regions Financial Corporation	AL	35244		N/A
EverBank	CA	92336		N/A
TCF National Bank	MN	55016		N/A
Ocwen	SC	29334	Older American	N/A
The Western Union Company	FL	32935		N/A
Experian	GA	30213	Older American	N/A
Bank of America	NJ	08046		N/A
Ocwen	FL	34683		N/A
Encore Capital Group	CA	95961		N/A
Bank of America	MD	20774		N/A
Bank of America	NJ	07111		N/A
American Advisors Group	MD	21093		N/A
Amex	MN	56628		N/A
Bank of America	MI	48382		N/A
Specialized Loan Servicing LLC	FL	32966		N/A
Experian	DC	20004	Servicemember	N/A
JPMorgan Chase & Co.	RI	02806	Older American	N/A
Discover	DE	19805		N/A
SunTrust Banks, Inc.	GA	31763	Servicemember	N/A
Ocwen	FL	33024		N/A
Expert Global Solutions, Inc.	KY	42071		N/A

Consumer Complaints

Web	07/29/2013	Closed	Yes
Web	08/21/2013	Closed with explanation	Yes
Web	08/26/2013	Closed with monetary relief	Yes
Phone	08/08/2013	Closed with explanation	Yes
Web	08/09/2013	Closed with explanation	Yes
Web	08/01/2013	Closed with non-monetary relief	Yes
Referral	08/12/2013	Closed with explanation	Yes
Referral	08/12/2013	Closed with explanation	Yes
Web	08/01/2013	Closed with explanation	Yes
Web	08/08/2013	Closed with explanation	Yes
Web	07/30/2013	Closed with explanation	Yes
Referral	08/26/2013	Closed with explanation	No
Referral	08/05/2013	Closed with monetary relief	Yes
Fax	08/12/2013	Closed with explanation	Yes
Referral	08/02/2013	Closed	Yes
Web	08/22/2013	Closed with explanation	Yes
Web	07/27/2013	Closed with explanation	Yes
Web	07/27/2013	Closed with explanation	Yes
Referral	08/16/2013	Closed with explanation	Yes
Web	08/29/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with explanation	Yes

Consumer Complaints

Yes	474938
No	490127
No	499318
No	463826
No	485280
No	475611
Yes	484828
No	485265
No	468366
No	475181
No	468370
No	500818
Yes	473570
No	484597
No	479635
No	501127
Yes	468383
Yes	475556
No	490652
No	484606
No	468388

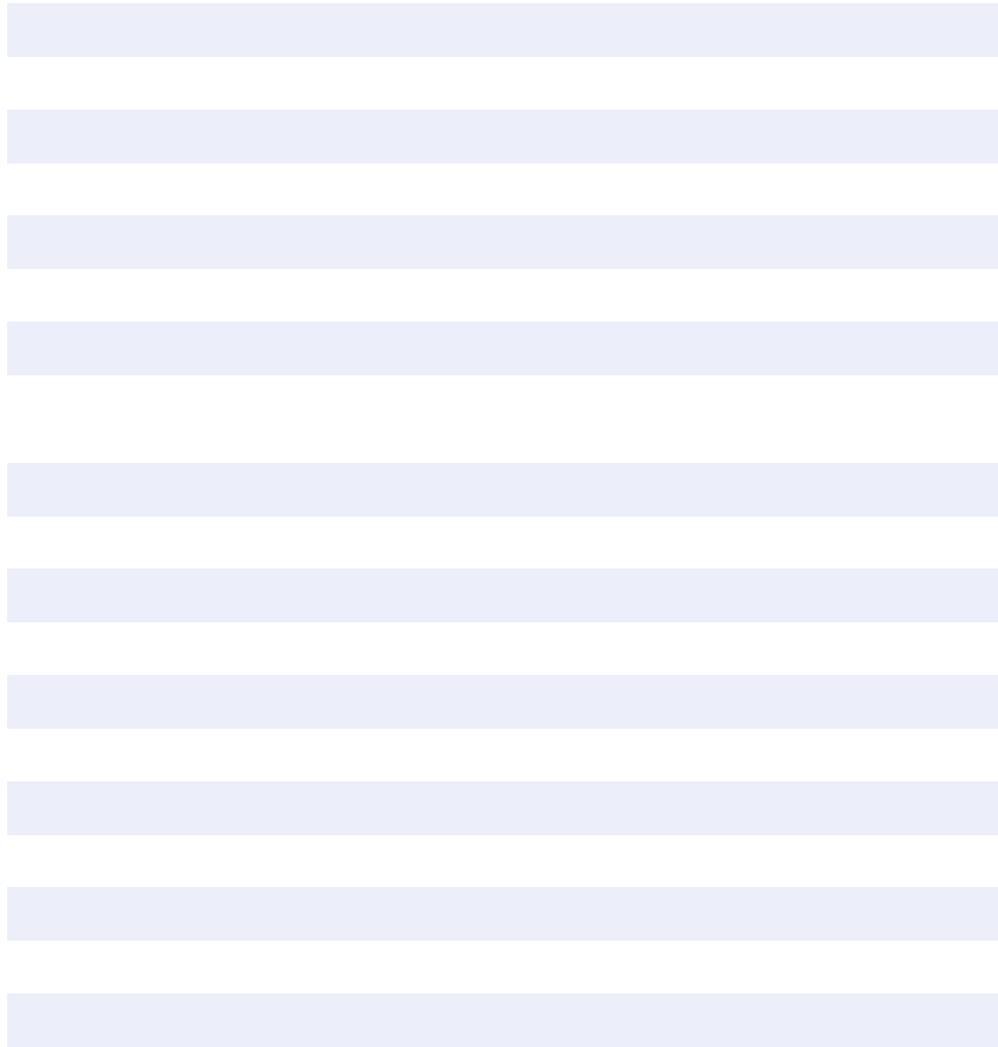
Consumer Complaints

07/27/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/22/2013	Credit reporting	
08/02/2013	Bank account or service	Other bank product/service
08/09/2013	Mortgage	Conventional adjustable mortgage (ARM)
07/27/2013	Mortgage	Conventional fixed mortgage
07/27/2013	Mortgage	FHA mortgage
08/22/2013	Mortgage	Other mortgage
08/22/2013	Mortgage	Other mortgage
07/27/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/02/2013	Bank account or service	Checking account
08/02/2013	Mortgage	Other mortgage
08/15/2013	Bank account or service	(CD) Certificate of deposit
08/22/2013	Mortgage	VA mortgage
08/22/2013	Mortgage	Other mortgage
08/02/2013	Mortgage	Other mortgage
07/27/2013	Credit reporting	
07/27/2013	Debt collection	Non-federal student loan
07/27/2013	Credit reporting	
07/27/2013	Credit reporting	
08/05/2013	Credit card	

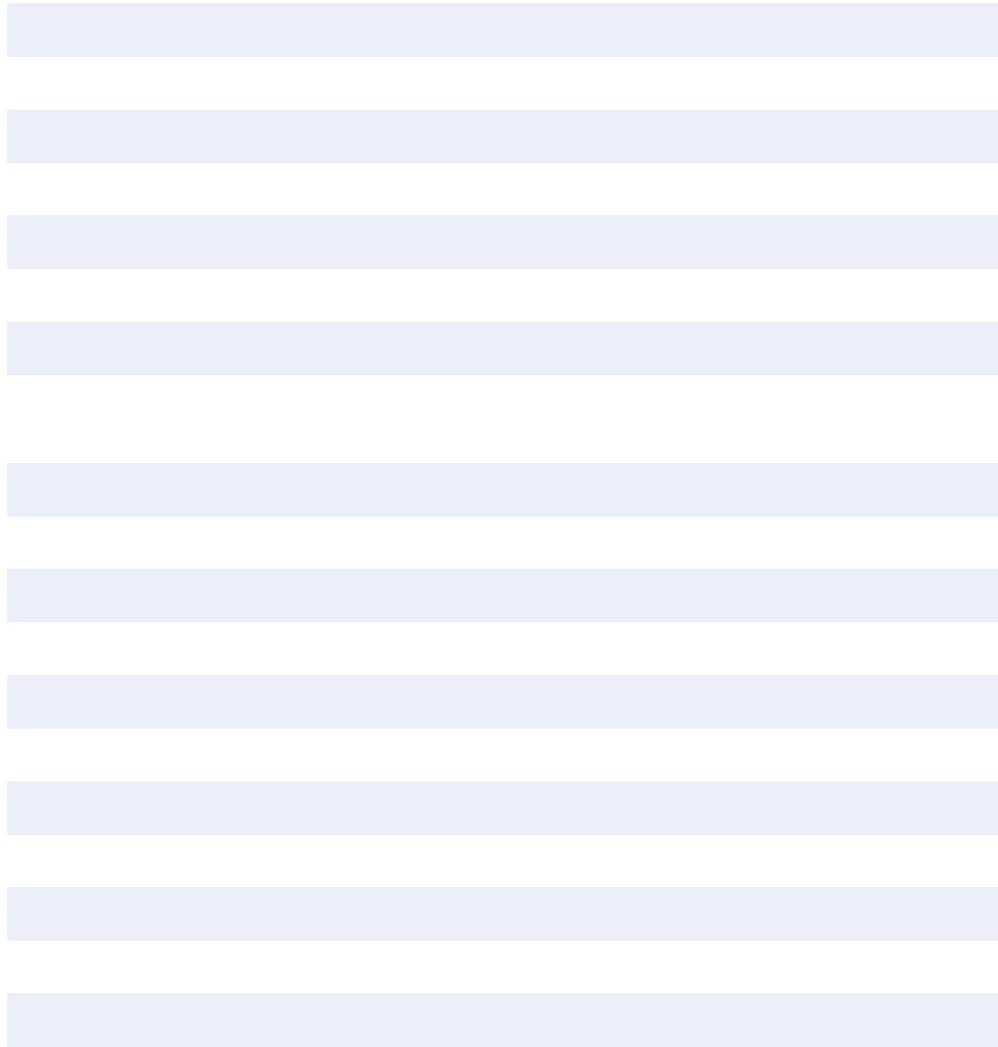
Consumer Complaints

Disclosure verification of debt	Not given enough info to verify debt
Unable to get credit report/credit score	Problem getting my free annual report
Account opening, closing, or management	
Application, originator, mortgage broker	
Loan modification, collection, foreclosure	
Loan servicing, payments, escrow account	
Loan modification, collection, foreclosure	
Loan modification, collection, foreclosure	
Loan modification, collection, foreclosure	
Account opening, closing, or management	
Loan servicing, payments, escrow account	
Deposits and withdrawals	
Loan modification, collection, foreclosure	
Loan modification, collection, foreclosure	
Loan modification, collection, foreclosure	
Incorrect information on credit report	Account status
False statements or representation	Attempted to collect wrong amount
Credit reporting company's investigation	Problem with statement of dispute
Credit reporting company's investigation	No notice of investigation status/result
Late fee	

Consumer Complaints



Consumer Complaints



Consumer Complaints

Southwest Recovery Services, Inc.	TX	77338		N/A
Equifax	MD	20723		N/A
Capital One	CA	96130		N/A
LoanDepot	DC	20003		N/A
HSBC North America Holdings Inc.	TX	77346		N/A
Nationstar Mortgage	NY	12122		N/A
Bayview Loan Servicing, LLC	PA	17404		N/A
HSBC North America Holdings Inc.	IA	52728		N/A
Bank of America	NY	11709	Older American, Servicemember	N/A
JPMorgan Chase & Co.	NJ	07305		N/A
JPMorgan Chase & Co.	NC	28761		N/A
Citibank	NY	10465		N/A
Bank of America	GA	30329		N/A
Citibank	NJ	08830		N/A
Wells Fargo & Company	LA	70003		N/A
Equifax	TN	37921		N/A
Discover	MN	56401		N/A
TransUnion Intermediate Holdings, Inc.	IN	46268		N/A
TransUnion Intermediate Holdings, Inc.	IN	46268		N/A
Citibank	OK	73112	Older American	N/A

Consumer Complaints

Web	08/01/2013	Closed with non-monetary relief	No
Web	08/22/2013	Closed with non-monetary relief	Yes
Phone	08/08/2013	Closed with explanation	Yes
Web	08/12/2013	Closed with explanation	Yes
Web	07/30/2013	Closed with explanation	Yes
Web	07/31/2013	Closed with explanation	Yes
Referral	08/23/2013	Closed with explanation	Yes
Referral	08/27/2013	Closed with explanation	Yes
Web	07/31/2013	Closed with explanation	Yes
Phone	08/07/2013	Closed with explanation	Yes
Referral	08/06/2013	Closed with explanation	Yes
Web	08/19/2013	Closed with explanation	Yes
Phone	08/23/2013	Closed with explanation	Yes
Referral	08/26/2013	Closed with explanation	Yes
Referral	08/06/2013	Closed with explanation	Yes
Web	07/27/2013	Closed with non-monetary relief	Yes
Web	07/30/2013	Closed with non-monetary relief	Yes
Web	07/27/2013	Closed with explanation	Yes
Web	08/01/2013	Closed with explanation	Yes
Phone	08/07/2013	Closed with monetary relief	Yes

Consumer Complaints

No	468389
Yes	500833
No	472992
Yes	485311
Yes	468391
Yes	468396
No	500845
Yes	500850
No	468416
No	475026
Yes	473574
No	488808
No	500176
Yes	500853
No	473604
No	468424
No	468426
No	468428
No	468429
No	473865

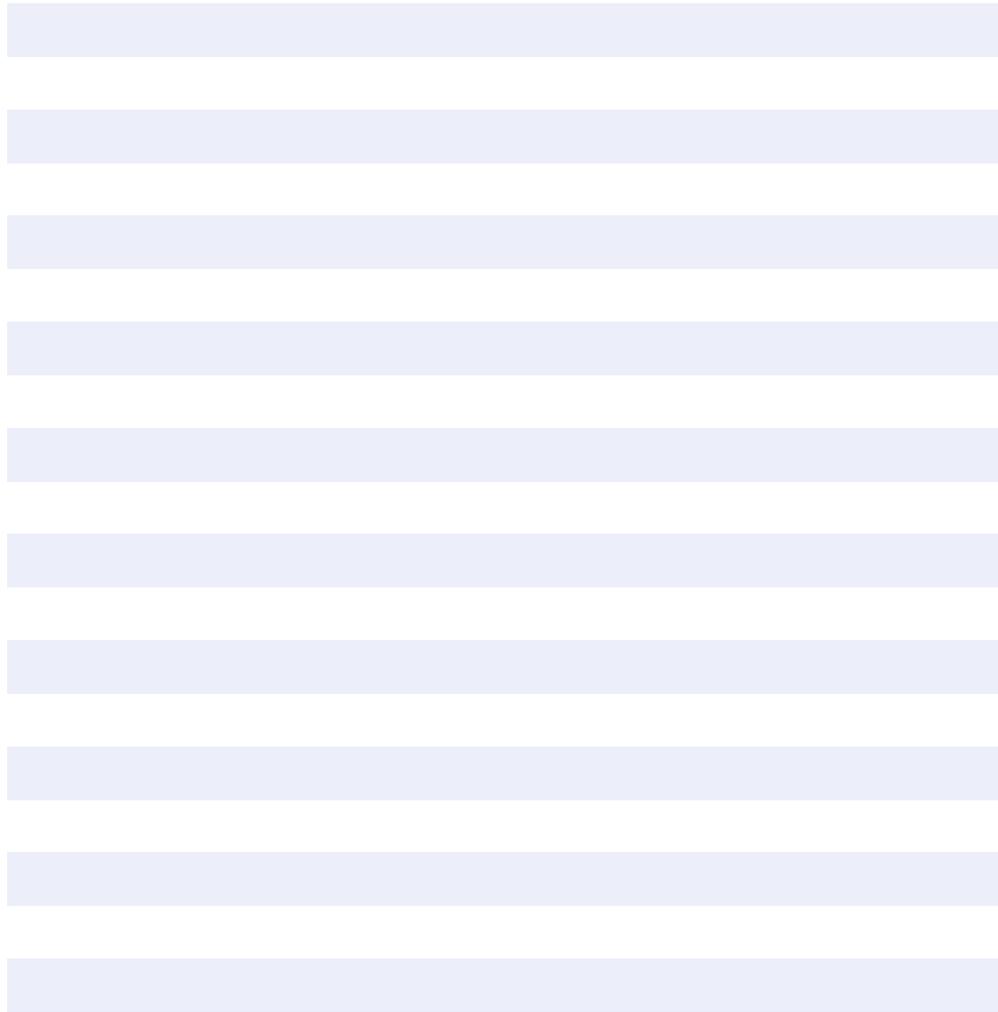
Consumer Complaints

08/05/2013	Credit reporting	
08/22/2013	Consumer Loan	Vehicle loan
08/15/2013	Debt collection	Other (i.e. phone, health club, etc.)
07/27/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/09/2013	Bank account or service	Checking account
08/23/2013	Mortgage	Other mortgage
08/23/2013	Bank account or service	Checking account
07/27/2013	Debt collection	Auto
07/27/2013	Credit card	
08/05/2013	Mortgage	Conventional fixed mortgage
08/23/2013	Mortgage	Conventional adjustable mortgage (ARM)
07/28/2013	Mortgage	Conventional fixed mortgage
08/09/2013	Mortgage	Conventional fixed mortgage
08/09/2013	Credit reporting	
08/09/2013	Debt collection	Non-federal student loan
08/23/2013	Mortgage	Conventional fixed mortgage
08/23/2013	Credit reporting	
07/28/2013	Debt collection	Credit card
08/23/2013	Mortgage	Home equity loan or line of credit
08/15/2013	Bank account or service	Checking account
08/05/2013	Mortgage	Second mortgage
07/28/2013	Credit card	

Consumer Complaints

Incorrect information on credit report	Public record
Managing the loan or lease	
Cont'd attempts collect debt not owed	Debt is not mine
Loan servicing, payments, escrow account	
Account opening, closing, or management	
Loan modification, collection, foreclosure	
Problems caused by my funds being low	
Cont'd attempts collect debt not owed	Debt is not mine
Billing disputes	
Loan servicing, payments, escrow account	
Loan servicing, payments, escrow account	
Loan modification, collection, foreclosure	
Loan servicing, payments, escrow account	
Unable to get credit report/credit score	Problem getting report or credit score
Communication tactics	Called outside of 8am-9pm
Application, originator, mortgage broker	
Credit reporting company's investigation	Problem with statement of dispute
Improper contact or sharing of info	Talked to a third party about my debt
Loan modification, collection, foreclosure	
Problems caused by my funds being low	
Loan servicing, payments, escrow account	
Rewards	

Consumer Complaints



Consumer Complaints



Consumer Complaints

Experian	IN	46928		N/A
Ally Financial Inc.	WV	25413	Servicemember	N/A
Alorica Inc.	AZ	85014	Older American	N/A
JPMorgan Chase & Co.	NV	89135		N/A
SunTrust Banks, Inc.	VA	23231		N/A
Bayview Loan Servicing, LLC	MO	63017		N/A
TD Bank US Holding Company	MD	20708		N/A
Convergent Resources, Inc.	FL	34950		N/A
Synchrony Financial	CA	95655	Older American	N/A
Ocwen	PA	17603		N/A
Bank of America	GA	30248		N/A
Nationstar Mortgage	IL	60164		N/A
Ditech Financial LLC	MI	48070		N/A
Equifax	NY	10989		N/A
Navient Solutions, Inc.	CA	95065		N/A
JPMorgan Chase & Co.	CO	81230		N/A
Experian	NY	10462		N/A
Citibank	MA	01085	Older American	N/A
Bank of America	AR	72761		N/A
Bank of America	GA	30038		N/A
BBVA Compass	TX	76054		N/A
Citibank	NC	28277		N/A

Consumer Complaints

Web	08/05/2013	Closed with non-monetary relief	Yes
Web	08/23/2013	Closed with explanation	Yes
Postal mail	08/19/2013	Closed with explanation	Yes
Web	07/30/2013	Closed with explanation	Yes
Referral	08/12/2013	Closed with non-monetary relief	Yes
Web	08/23/2013	Closed with explanation	Yes
Web	08/29/2013	Closed with monetary relief	Yes
Web	08/01/2013	Closed	Yes
Web	07/27/2013	Closed with monetary relief	Yes
Phone	08/08/2013	Closed with explanation	Yes
Web	08/23/2013	Closed with explanation	Yes
Web	07/30/2013	Closed with explanation	Yes
Web	08/12/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with non-monetary relief	Yes
Phone	08/13/2013	Closed with non-monetary relief	Yes
Web	08/23/2013	Closed with monetary relief	Yes
Web	08/26/2013	Closed with explanation	Yes
Web	07/27/2013	Closed with explanation	Yes
Web	08/23/2013	Closed with explanation	Yes
Fax	08/19/2013	Closed with explanation	Yes
Postal mail	08/08/2013	Closed with non-monetary relief	Yes
Web	07/29/2013	Closed with explanation	Yes

Consumer Complaints

No	473875
No	500196
Yes	490176
Yes	468437
No	485707
Yes	502072
No	502074
No	459193
No	476003
No	473882
Yes	501368
Yes	468448
No	485354
No	485359
No	485289
No	502084
No	501732
No	468455
Yes	502087
Yes	490204
Yes	475828
Yes	468464

Consumer Complaints

08/23/2013	Mortgage	FHA mortgage
08/05/2013	Mortgage	FHA mortgage
08/22/2013	Bank account or service	Savings account
08/15/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/05/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/02/2013	Mortgage	Conventional adjustable mortgage (ARM)
07/28/2013	Mortgage	Other mortgage
07/28/2013	Student loan	Non-federal student loan
08/02/2013	Bank account or service	Checking account
08/09/2013	Consumer Loan	Vehicle loan
08/22/2013	Mortgage	Other mortgage
07/28/2013	Mortgage	FHA mortgage
08/22/2013	Debt collection	Credit card
08/23/2013	Credit card	
08/09/2013	Mortgage	Conventional fixed mortgage
08/09/2013	Debt collection	Credit card
08/22/2013	Credit card	
07/28/2013	Mortgage	Conventional fixed mortgage
08/23/2013	Student loan	Non-federal student loan
07/28/2013	Mortgage	Other mortgage
08/02/2013	Consumer Loan	Vehicle loan

Consumer Complaints

Loan modification,collection,foreclosure

Loan servicing, payments, escrow account

Deposits and withdrawals

Cont'd attempts collect debt not owed

Debt is not mine

Cont'd attempts collect debt not owed

Debt was paid

Loan modification,collection,foreclosure

Application, originator, mortgage broker

Repaying your loan

Repaying your loan

Deposits and withdrawals

Managing the loan or lease

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Cont'd attempts collect debt not owed

Debt was discharged in bankruptcy

Identity theft / Fraud / Embezzlement

Loan servicing, payments, escrow account

Cont'd attempts collect debt not owed

Debt resulted from identity theft

Rewards

Loan modification,collection,foreclosure

Repaying your loan

Repaying your loan

Loan servicing, payments, escrow account

Taking out the loan or lease

Consumer Complaints



Consumer Complaints



Consumer Complaints

Bank of America	MO	64093		N/A
Wells Fargo & Company	NJ	07936		N/A
Wells Fargo & Company	NC	27705		N/A
Encore Capital Group	TX	76248		N/A
Accord Creditor Services, LLC	FL	33176	Older American	N/A
Wells Fargo & Company	IL	60523	Older American	N/A
Wells Fargo & Company	NY	12460		N/A
National Enterprise Systems, Inc.	UT	84116		N/A
Wells Fargo & Company	SC	29681		N/A
JPMorgan Chase & Co.	NJ	07728		N/A
JPMorgan Chase & Co.	MO	63107		N/A
Bayview Loan Servicing, LLC	CA	95824		N/A
Capital Management Services, LP	GA	30294		N/A
Synchrony Financial	IL	61008		N/A
Wells Fargo & Company	CA	95615		N/A
Encore Capital Group	CA	94102		N/A
Capital One	CA	92081		N/A
Nationstar Mortgage	CA	94561		N/A
Wells Fargo & Company	NJ	07950		N/A
Ocwen	MA	01834		N/A
Santander Consumer USA Holdings Inc	MS	38751		N/A

Consumer Complaints

Web	08/23/2013	Closed with explanation	Yes
Phone	08/08/2013	Closed with explanation	Yes
Phone	08/23/2013	Closed with explanation	Yes
Web	08/15/2013	Closed with explanation	Yes
Web	08/05/2013	Closed with explanation	Yes
Web	08/06/2013	Closed with explanation	Yes
Web	07/31/2013	Closed with explanation	Yes
Web	07/29/2013	Closed with non-monetary relief	Yes
Referral	08/07/2013	Closed with explanation	Yes
Referral	08/12/2013	Closed with explanation	Yes
Referral	09/05/2013	Closed with explanation	Yes
Web	07/31/2013	Closed with explanation	Yes
Web	08/22/2013	Closed	Yes
Web	08/23/2013	Closed with non-monetary relief	Yes
Web	08/12/2013	Closed with explanation	Yes
Web	08/09/2013	Closed with explanation	Yes
Referral	08/26/2013	Closed with monetary relief	Yes
Web	07/31/2013	Closed with explanation	Yes
Web	08/23/2013	Closed with explanation	Yes
Web	07/30/2013	Closed with explanation	Yes
Web	08/05/2013	Closed with explanation	Yes

Consumer Complaints

No	502095
No	471988
No	500220
Yes	490208
No	455937
No	473069
No	468472
No	468476
Yes	473567
Yes	486081
No	500231
No	468477
No	500227
No	502104
Yes	485216
No	485384
No	500232
Yes	468483
No	501275
Yes	468487
No	473092

Consumer Complaints

08/15/2013	Credit card	
08/22/2013	Mortgage	Other mortgage
08/05/2013	Student loan	Non-federal student loan
08/09/2013	Debt collection	Credit card
08/22/2013	Credit card	
08/22/2013	Mortgage	Other mortgage
07/28/2013	Credit reporting	
07/28/2013	Credit reporting	
08/23/2013	Credit card	
08/22/2013	Mortgage	Other mortgage
08/09/2013	Mortgage	Conventional fixed mortgage
07/28/2013	Debt collection	Credit card
07/28/2013	Debt collection	Credit card
07/28/2013	Credit reporting	
08/23/2013	Bank account or service	Checking account
08/15/2013	Mortgage	Other mortgage
08/02/2013	Mortgage	FHA mortgage
08/15/2013	Bank account or service	Checking account
07/28/2013	Credit card	
08/22/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/02/2013	Mortgage	Conventional fixed mortgage

Consumer Complaints

Billing disputes

Loan modification, collection, foreclosure

Repaying your loan

Repaying your loan

Communication tactics

Used obscene/profane/abusive language

Late fee

Loan modification, collection, foreclosure

Incorrect information on credit report

Reinserted previously deleted info

Credit reporting company's investigation

Investigation took too long

Balance transfer

Settlement process and costs

Loan modification, collection, foreclosure

Cont'd attempts collect debt not owed

Debt resulted from identity theft

Cont'd attempts collect debt not owed

Debt resulted from identity theft

Incorrect information on credit report

Information is not mine

Making/receiving payments, sending money

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Account opening, closing, or management

Billing disputes

Loan modification, collection, foreclosure

Loan servicing, payments, escrow account

Consumer Complaints



Consumer Complaints



Consumer Complaints

Capital One	MD	21282		N/A
Nationstar Mortgage	FL	33409		N/A
Navient Solutions, Inc.	GA	30022		N/A
Platinum Holdings Group, LLC	TX	78413		N/A
Citizens Financial Group, Inc.	CA	91342		N/A
JPMorgan Chase & Co.	AZ	85255		N/A
Equifax	TX	75068		N/A
Equifax	AZ	85008		N/A
Bank of America	OR	97080		N/A
USAA Savings	NV	89135		N/A
Wells Fargo & Company	OH	43701		N/A
Dynamic Recovery Solutions, LLC	TX	78225		N/A
Amex	TX	78225		N/A
TransUnion Intermediate Holdings, Inc.	TX	78225		N/A
Regions Financial Corporation	FL	32506		N/A
Bank of America	MN	55441		N/A
Bank of America	MN	55433		N/A
Citibank	CA	94541		N/A
JPMorgan Chase & Co.	MD	20841		N/A
JPMorgan Chase & Co.	CA	92131		N/A
JPMorgan Chase & Co.	MI	49445	Servicemember	N/A

Consumer Complaints

Referral	08/16/2013	Closed with explanation	Yes
Referral	08/23/2013	Closed with explanation	Yes
Web	08/07/2013	Closed with monetary relief	Yes
Phone	10/23/2013	Closed with explanation	No
Referral	08/23/2013	Closed with monetary relief	Yes
Referral	08/26/2013	Closed with explanation	Yes
Web	08/02/2013	Closed with non-monetary relief	Yes
Web	07/28/2013	Closed with explanation	Yes
Referral	08/26/2013	Closed with explanation	Yes
Referral	08/26/2013	Closed with monetary relief	Yes
Phone	08/12/2013	Closed with explanation	Yes
Web	08/23/2013	Closed with explanation	Yes
Web	07/28/2013	Closed with explanation	Yes
Web	07/28/2013	Closed with non-monetary relief	Yes
Referral	08/26/2013	Closed	Yes
Referral	08/16/2013	Closed with explanation	Yes
Web	08/06/2013	Closed with non-monetary relief	Yes
Referral	08/16/2013	Closed with explanation	Yes
Web	07/28/2013	Closed with non-monetary relief	Yes
Web	08/23/2013	Closed with explanation	Yes
Web	08/06/2013	Closed with explanation	Yes

Consumer Complaints

No	490234
No	499259
No	473925
	485393
No	501140
No	500239
No	475754
Yes	479854
Yes	503426
No	500244
No	485403
Yes	468497
Yes	468498
No	468499
No	503476
No	490244
No	474931
No	490248
Yes	468510
Yes	500257
No	473082

Consumer Complaints

08/15/2013	Bank account or service	(CD) Certificate of deposit
08/15/2013	Mortgage	Other mortgage
08/15/2013	Bank account or service	Checking account
08/15/2013	Mortgage	Other mortgage
08/23/2013	Mortgage	Conventional fixed mortgage
08/09/2013	Debt collection	Medical
08/02/2013	Bank account or service	(CD) Certificate of deposit
08/15/2013	Mortgage	Other mortgage
08/15/2013	Mortgage	Other mortgage
08/09/2013	Mortgage	Conventional fixed mortgage
08/23/2013	Credit card	
08/15/2013	Bank account or service	Checking account
08/15/2013	Mortgage	Other mortgage
07/28/2013	Credit reporting	
08/02/2013	Credit card	
08/15/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/23/2013	Mortgage	Other mortgage
08/09/2013	Student loan	Non-federal student loan
08/05/2013	Mortgage	FHA mortgage
08/23/2013	Debt collection	Medical
08/22/2013	Debt collection	I do not know

Consumer Complaints

Account opening, closing, or management

Loan modification, collection, foreclosure

Deposits and withdrawals

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Cont'd attempts collect debt not owed

Debt is not mine

Account opening, closing, or management

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Loan servicing, payments, escrow account

Billing disputes

Problems caused by my funds being low

Loan servicing, payments, escrow account

Incorrect information on credit report

Account status

Advertising and marketing

Loan modification, collection, foreclosure

Other

Repaying your loan

Repaying your loan

Loan modification, collection, foreclosure

Communication tactics

Called outside of 8am-9pm

Cont'd attempts collect debt not owed

Debt is not mine

Consumer Complaints



Consumer Complaints



Consumer Complaints

Bank of the West	CA	94602		N/A
U.S. Bancorp	CA	92653		N/A
Wells Fargo & Company	TX	75024		N/A
Carrington Mortgage Holdings, LLC.	MN	55443		N/A
JPMorgan Chase & Co.	RI	02919		N/A
Associated Credit Services, Inc.	PA	15216	Older American	N/A
Bank of America	NH	03842	Older American	N/A
Ocwen	NJ	07208		N/A
Citibank	CA	93721		N/A
Nationstar Mortgage	CA	95129		N/A
Wells Fargo & Company	FL	33558		N/A
Bank of America	CA	93035		N/A
Bank of America	TX	75034		N/A
Experian	PA	17043		N/A
Citibank	IN	46360		N/A
Bank of America	CT	06890		N/A
Bank of America	CA	92840		N/A
Navient Solutions, Inc.	SC	29487		N/A
Banco Popular de Puerto Rico	PR	00926		N/A
Allied Interstate LLC	NY	11221	Older American	N/A
Expert Global Solutions, Inc.	GA	30311		N/A

Consumer Complaints

Referral	08/19/2013	Closed with explanation	Yes
Referral	08/21/2013	Closed with explanation	Yes
Referral	08/19/2013	Closed with monetary relief	Yes
Referral	08/21/2013	Closed with explanation	Yes
Web	08/26/2013	Closed with explanation	Yes
Phone	08/13/2013	Closed with non-monetary relief	Yes
Phone	08/07/2013	Closed with explanation	Yes
Referral	08/26/2013	Closed with explanation	Yes
Referral	08/19/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with explanation	Yes
Referral	08/26/2013	Closed with explanation	Yes
Referral	08/19/2013	Closed with explanation	Yes
Web	08/16/2013	Closed with explanation	Yes
Web	07/28/2013	Closed with explanation	Yes
Postal mail	08/05/2013	Closed with explanation	Yes
Referral	08/21/2013	Closed with explanation	Yes
Referral	08/26/2013	Closed with explanation	Yes
Phone	08/13/2013	Closed with explanation	Yes
Web	08/08/2013	Closed with explanation	Yes
Referral	08/26/2013	Closed with non-monetary relief	Yes
Phone	10/01/2013	Closed with explanation	Yes

Consumer Complaints

No	490251
No	490253
No	490255
No	490256
No	502134
No	485422
Yes	473120
No	490259
No	491104
No	485770
No	502144
No	490272
No	490267
No	467566
No	473111
No	490270
No	501954
No	485358
No	473975
No	502157
No	500287

Consumer Complaints

08/22/2013	Mortgage	Other mortgage
08/05/2013	Mortgage	Conventional fixed mortgage
08/05/2013	Credit card	
08/09/2013	Bank account or service	Checking account
08/23/2013	Credit card	
08/15/2013	Student loan	Non-federal student loan
08/23/2013	Bank account or service	Checking account
08/09/2013	Mortgage	Other mortgage
08/09/2013	Mortgage	FHA mortgage
08/23/2013	Mortgage	Other mortgage
07/29/2013	Consumer Loan	Vehicle loan
08/05/2013	Mortgage	Conventional fixed mortgage
08/15/2013	Mortgage	Conventional fixed mortgage
08/23/2013	Bank account or service	Checking account
08/09/2013	Mortgage	Other mortgage
08/23/2013	Credit card	
08/22/2013	Mortgage	Conventional fixed mortgage
08/05/2013	Mortgage	Conventional fixed mortgage
08/23/2013	Credit reporting	
08/15/2013	Mortgage	Conventional fixed mortgage
07/29/2013	Mortgage	Other mortgage

Consumer Complaints

Application, originator, mortgage broker

Application, originator, mortgage broker

Billing statement

Making/receiving payments, sending money

Identity theft / Fraud / Embezzlement

Repaying your loan

Repaying your loan

Using a debit or ATM card

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Loan servicing, payments, escrow account

Shopping for a loan or lease

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Deposits and withdrawals

Other

Delinquent account

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

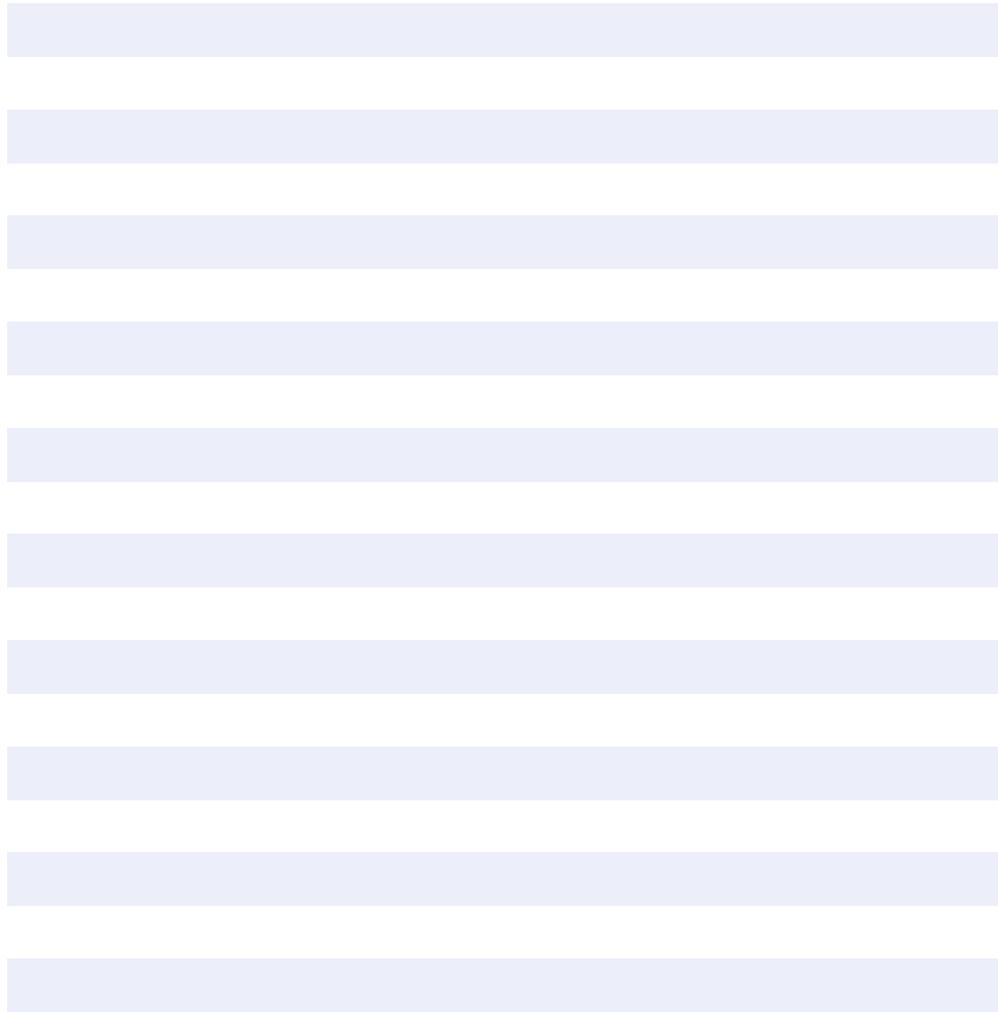
Incorrect information on credit report

Account terms

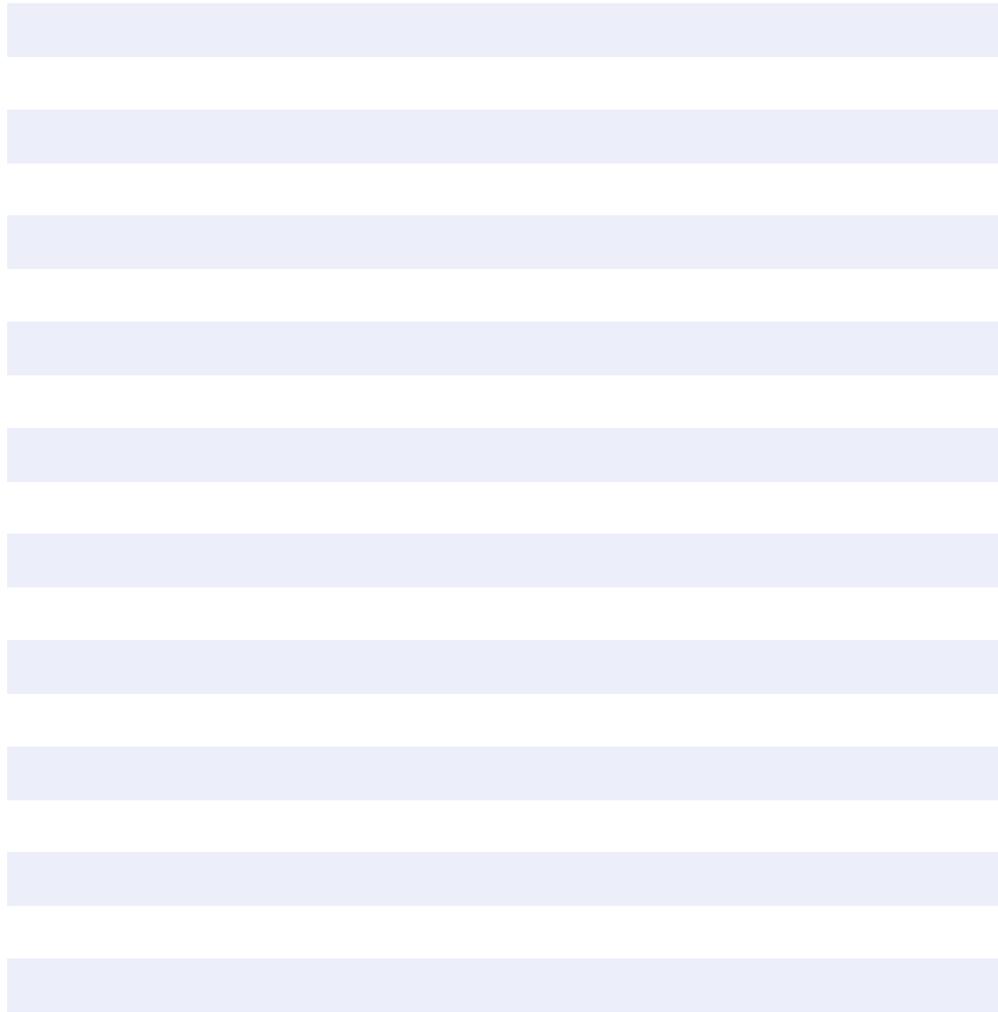
Loan servicing, payments, escrow account

Loan modification, collection, foreclosure

Consumer Complaints



Consumer Complaints



Consumer Complaints

CIT Bank National Association	NY	11236		N/A
Pleasant Valley Home Mortgage Corporation	CT	06089		N/A
Synchrony Financial	MO	64759		N/A
JPMorgan Chase & Co.	CA	94103		N/A
Capital One	IA	51104		N/A
Discover	MD	20722		N/A
TD Bank US Holding Company	VA	22302		N/A
Wells Fargo & Company	FL	33316		N/A
Wells Fargo & Company	GA	30016	Older American	N/A
Yale Mortgage Corporation	FL	33167		N/A
Hyundai Capital America	PA	18102		N/A
Ditech Financial LLC	GA	30252		N/A
Nationstar Mortgage	CA	95116		N/A
JPMorgan Chase & Co.	MI	48066	Older American	N/A
Wells Fargo & Company	CA	90660		N/A
JPMorgan Chase & Co.	NC	27874	Older American	N/A
Select Portfolio Servicing, Inc	TN	37919		N/A
Nationstar Mortgage	CA	91001		N/A
Experian	NJ	07090		N/A
Ocwen	CA	91306		N/A
PHH Mortgage	MO	63033		N/A

Consumer Complaints

Web	08/23/2013	Closed with explanation	Yes
Web	08/08/2013	Closed with explanation	No
Web	08/07/2013	Closed with explanation	Yes
Web	08/14/2013	Closed with explanation	Yes
Web	08/23/2013	Closed with monetary relief	Yes
Web	08/20/2013	Closed with non-monetary relief	Yes
Web	08/23/2013	Closed with explanation	Yes
Referral	08/12/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with explanation	Yes
Postal mail	08/26/2013	Closed with explanation	Yes
Web	07/31/2013	Closed	Yes
Phone	08/07/2013	Closed with explanation	Yes
Web	08/16/2013	Closed with explanation	Yes
Phone	08/26/2013	Closed with explanation	Yes
Referral	08/13/2013	Closed with explanation	Yes
Phone	08/26/2013	Closed with explanation	Yes
Phone	08/23/2013	Closed with explanation	Yes
Phone	08/08/2013	Closed with explanation	Yes
Web	08/23/2013	Closed with non-monetary relief	Yes
Web	08/20/2013	Closed with explanation	Yes
Referral	08/08/2013	Closed with explanation	Yes

Consumer Complaints

No	500288
	473992
No	473996
Yes	485088
Yes	502172
No	490299
Yes	502178
No	485429
No	485790
No	502185
No	468566
No	474010
No	490322
Yes	501405
No	485806
No	502196
No	500315
No	474019
No	501666
No	491203
Yes	468752

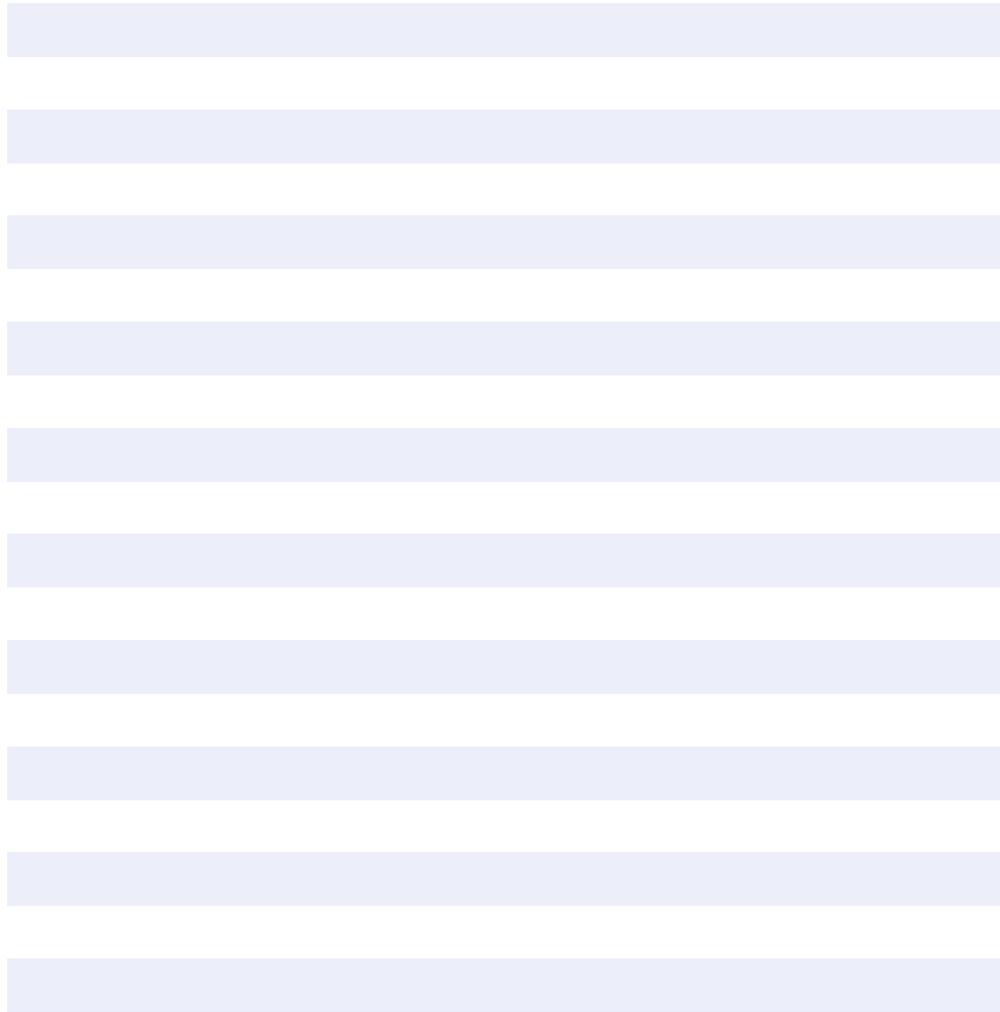
Consumer Complaints

08/09/2013	Mortgage	Conventional fixed mortgage
08/02/2013	Debt collection	I do not know
08/23/2013	Mortgage	Conventional fixed mortgage
08/09/2013	Credit reporting	
07/29/2013	Credit card	
08/15/2013	Credit card	
08/05/2013	Student loan	Non-federal student loan
08/22/2013	Bank account or service	Checking account
08/22/2013	Debt collection	I do not know
08/02/2013	Credit card	
08/02/2013	Debt collection	I do not know
08/05/2013	Credit reporting	
08/15/2013	Debt collection	I do not know
08/23/2013	Mortgage	FHA mortgage
08/23/2013	Mortgage	Second mortgage
08/15/2013	Mortgage	FHA mortgage
08/15/2013	Credit reporting	
08/22/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/09/2013	Consumer Loan	Vehicle loan
08/09/2013	Mortgage	FHA mortgage
08/15/2013	Credit card	

Consumer Complaints



Consumer Complaints



Consumer Complaints

Citibank	NY	11742		N/A
Expert Global Solutions, Inc.	MD	21222		N/A
Bank of America	ME	04402		N/A
Experian	NJ	07111		N/A
JPMorgan Chase & Co.	NJ	07731		N/A
Wells Fargo & Company	WI	54915	Older American	N/A
Sallie Mae	TX	78704		N/A
Citizens Financial Group, Inc.	PA	17011		N/A
EOS Holdings, Inc.	MI	48239	Older American	N/A
Synchrony Financial	IL	62951		N/A
Dynamic Recovery Solutions, LLC	CA	90803		N/A
Equifax	NY	10701		N/A
The Regional Adjustment Bureau, Incorporated	NY	11215		N/A
Wells Fargo & Company	PA	17011		N/A
Franklin Credit Management	TX	79118		N/A
Wells Fargo & Company	NJ	08021		N/A
Equifax	OR	97229		N/A
HSBC North America Holdings Inc.	CA	92301		N/A
M&T Bank Corporation	DE	19963		N/A
Flagstar Bank	WI	54301		N/A
Synchrony Financial	FL	32459	Older American	N/A

Consumer Complaints

Web	08/13/2013	Closed with explanation	Yes
Phone	08/08/2013	Closed with explanation	Yes
Web	08/23/2013	Closed with explanation	Yes
Web	08/09/2013	Closed with explanation	Yes
Fax	07/30/2013	Closed with monetary relief	Yes
Phone	08/19/2013	Closed with non-monetary relief	Yes
Phone	08/07/2013	Closed with monetary relief	Yes
Web	08/23/2013	Closed with monetary relief	Yes
Web	08/23/2013	Closed with explanation	Yes
Web	08/02/2013	Closed with monetary relief	Yes
Web	08/20/2013	Closed with explanation	No
Referral	08/16/2013	Closed with explanation	Yes
Web	08/15/2013	Closed with non-monetary relief	Yes
Web	08/23/2013	Closed with explanation	Yes
Web	09/04/2013	Closed with explanation	Yes
Web	08/16/2013	Closed with explanation	Yes
Web	08/15/2013	Closed with non-monetary relief	Yes
Web	08/23/2013	Closed with explanation	Yes
Web	08/12/2013	Closed with explanation	Yes
Web	08/12/2013	Closed with explanation	Yes
Web	08/20/2013	Closed with explanation	Yes

Consumer Complaints

No	485817
No	473184
No	502210
No	485494
Yes	475859
No	490342
No	474036
No	500330
No	500331
No	473190
	473201
No	474055
No	490349
No	502233
No	501175
No	490354
No	490357
No	500356
Yes	485517
Yes	485519
No	490923

Consumer Complaints

08/09/2013	Mortgage	Conventional fixed mortgage
07/29/2013	Credit reporting	
07/29/2013	Credit reporting	
07/29/2013	Credit reporting	
07/29/2013	Debt collection	Medical
08/09/2013	Debt collection	Credit card
07/29/2013	Credit reporting	
08/09/2013	Bank account or service	Savings account
08/23/2013	Bank account or service	Checking account
08/15/2013	Mortgage	Other mortgage
08/23/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/02/2013	Mortgage	Conventional fixed mortgage
08/02/2013	Mortgage	Other mortgage
08/05/2013	Mortgage	FHA mortgage
08/23/2013	Credit card	
08/09/2013	Mortgage	Conventional fixed mortgage
08/09/2013	Credit reporting	
08/09/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/22/2013	Mortgage	Conventional fixed mortgage
07/29/2013	Mortgage	Other mortgage
08/23/2013	Mortgage	FHA mortgage

Consumer Complaints

Loan modification, collection, foreclosure

Credit reporting company's investigation Problem with statement of dispute

Credit reporting company's investigation Problem with statement of dispute

Incorrect information on credit report Public record

Cont'd attempts collect debt not owed Debt was paid

Communication tactics Frequent or repeated calls

Unable to get credit report/credit score Problem getting report or credit score

Account opening, closing, or management

Problems caused by my funds being low

Loan modification, collection, foreclosure

Taking/threatening an illegal action Threatened arrest/jail if do not pay

Loan modification, collection, foreclosure

Application, originator, mortgage broker

Loan modification, collection, foreclosure

Other

Settlement process and costs

Incorrect information on credit report Account status

Loan servicing, payments, escrow account

Settlement process and costs

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Consumer Complaints



Consumer Complaints



Consumer Complaints

Citibank	MA	01073		N/A
Equifax	NH	03054		N/A
TransUnion Intermediate Holdings, Inc.	NH	03054		N/A
Experian	AL	36072		N/A
Healthcare Receivable Professionals, LLC	GA	30067		N/A
Citibank	PR	00983		N/A
Fidelity National Information Services, Inc. (FNIS)	CA	92345		N/A
Ally Financial Inc.	CA	92704		N/A
TD Bank US Holding Company	NJ	08346		N/A
Wells Fargo & Company	FL	32792	Servicemember	N/A
United Check Recovery, LLC	TX	76691		N/A
Wells Fargo & Company	CA	92101		N/A
One Reverse Mortgage	UT	84414	Servicemember	N/A
U.S. Bancorp	MD	21222		N/A
Citibank	CA	92078		N/A
Bank of America	MI	48323	Older American	N/A
Equifax	TX	76114		N/A
Bank of America	MD	20745	Servicemember	N/A
M&T Bank Corporation	CA	90670		N/A
Bank of America	FL	33020		N/A
Citibank	NC	28215		N/A

Consumer Complaints

Phone	08/13/2013	Closed with explanation	Yes
Web	07/29/2013	Closed with non-monetary relief	Yes
Web	07/29/2013	Closed with non-monetary relief	Yes
Referral	08/19/2013	Closed with non-monetary relief	Yes
Web	08/08/2013	Closed with explanation	Yes
Phone	08/13/2013	Closed with explanation	Yes
Referral	08/19/2013	Closed with explanation	Yes
Referral	08/12/2013	Closed with explanation	Yes
Web	08/23/2013	Closed with monetary relief	Yes
Referral	08/21/2013	Closed with explanation	Yes
Web	10/17/2013	Untimely response	No
Web	08/06/2013	Closed with explanation	Yes
Web	08/06/2013	Closed with explanation	Yes
Web	08/12/2013	Closed with explanation	Yes
Web	08/23/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with explanation	Yes
Postal mail	08/13/2013	Closed with non-monetary relief	Yes
Phone	08/12/2013	Closed with explanation	Yes
Web	08/23/2013	Closed with explanation	Yes
Referral	07/31/2013	Closed with non-monetary relief	Yes
Web	08/26/2013	Closed with explanation	Yes

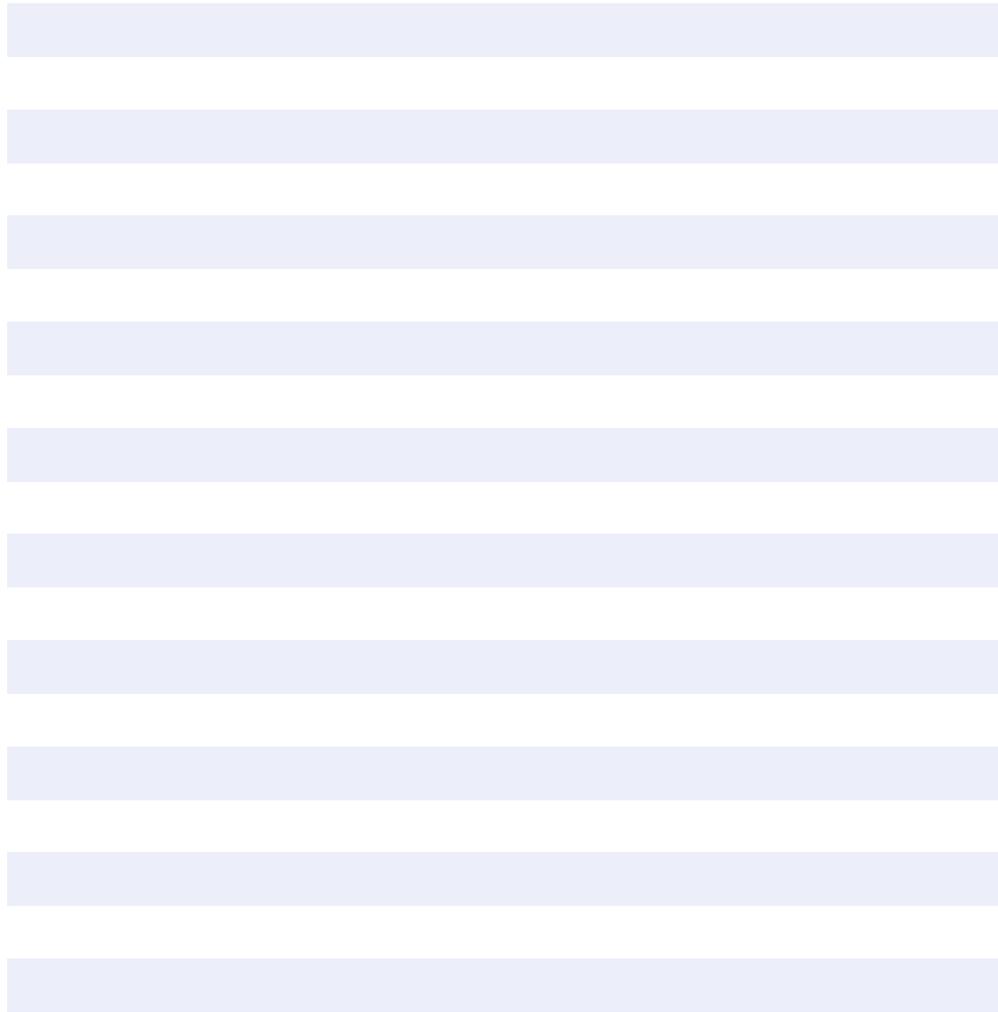
Consumer Complaints

No	485869
Yes	468613
No	468614
No	468617
Yes	471211
No	485531
No	468619
No	486339
No	502267
Yes	488883
	502271
No	474973
Yes	474963
No	474082
No	501826
Yes	485886
No	486857
Yes	485083
No	500385
No	468771
No	502282

Consumer Complaints

08/02/2013	Mortgage	FHA mortgage
08/23/2013	Debt collection	Medical
08/09/2013	Mortgage	Other mortgage
08/09/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/22/2013	Mortgage	Conventional fixed mortgage
07/29/2013	Bank account or service	Checking account
08/02/2013	Credit card	
08/09/2013	Mortgage	Conventional fixed mortgage
08/22/2013	Bank account or service	Checking account
08/09/2013	Bank account or service	Checking account
08/23/2013	Debt collection	Credit card
08/22/2013	Credit card	
08/09/2013	Mortgage	Other mortgage
07/29/2013	Debt collection	Credit card
07/29/2013	Bank account or service	Checking account
08/09/2013	Consumer Loan	Vehicle loan
08/02/2013	Mortgage	Conventional fixed mortgage
08/22/2013	Mortgage	FHA mortgage
08/15/2013	Mortgage	Home equity loan or line of credit
08/09/2013	Credit card	
07/29/2013	Credit card	

Consumer Complaints



Consumer Complaints



Consumer Complaints

U.S. Bancorp	WA	98065		N/A
Mountain Land Collections, Inc.	UT	84770		N/A
Wells Fargo & Company	WA	98201		N/A
Javitch, Block & Rathbone LLC	IN	46229		N/A
Bank of America	SC	29642		N/A
Bank of America	AZ	85041		N/A
JPMorgan Chase & Co.	PA	18414		N/A
Capital One	IL	60016		N/A
JPMorgan Chase & Co.	CO	80012		N/A
USAA Savings	TX	77388		N/A
Ability Recovery Services, LLC	PA	15216		N/A
Barclays PLC	PA	18964		N/A
JPMorgan Chase & Co.	CA	92585		N/A
Synchrony Financial	OH	44440		N/A
Wells Fargo & Company	MN	55437		N/A
Wells Fargo & Company	TX	78617		N/A
Wells Fargo & Company	CA	95843		N/A
Bank of America	FL	33176		N/A
Bank of America	CA	94519	Older American	N/A
Global Client Solutions	CA	91945		N/A
Citibank	FL	34448		N/A

Consumer Complaints

Web	08/06/2013	Closed with explanation	Yes
Web	08/23/2013	Closed with non-monetary relief	Yes
Web	08/12/2013	Closed with explanation	Yes
Web	08/09/2013	Closed with explanation	Yes
Web	08/23/2013	Closed with explanation	Yes
Referral	07/30/2013	Closed with non-monetary relief	Yes
Web	08/02/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with explanation	Yes
Referral	08/23/2013	Closed	Yes
Referral	08/14/2013	Closed with monetary relief	Yes
Web	08/28/2013	Closed	Yes
Referral	08/23/2013	Closed with explanation	Yes
Referral	08/12/2013	Closed with explanation	Yes
Phone	08/01/2013	Closed with explanation	Yes
Phone	07/30/2013	Closed with explanation	Yes
Referral	08/12/2013	Closed with explanation	Yes
Phone	08/22/2013	Closed with explanation	Yes
Web	08/23/2013	Closed with explanation	Yes
Postal mail	08/16/2013	Closed with explanation	Yes
Web	08/12/2013	Closed with explanation	Yes
Referral	07/30/2013	Closed with explanation	Yes

Consumer Complaints

No	473256
No	502257
No	485549
No	485552
No	500391
No	468848
Yes	473259
No	485908
Yes	501086
No	486322
Yes	502303
No	501088
No	486905
No	468645
Yes	468646
No	486373
Yes	473284
Yes	500403
Yes	488747
Yes	485922
Yes	467943

Consumer Complaints

07/29/2013	Bank account or service	Checking account
08/09/2013	Credit card	
08/23/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/02/2013	Student loan	Non-federal student loan
08/02/2013	Debt collection	Credit card
07/29/2013	Bank account or service	Checking account
07/29/2013	Credit card	
08/09/2013	Mortgage	Other mortgage
08/22/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/23/2013	Student loan	Non-federal student loan
08/05/2013	Mortgage	Other mortgage
07/29/2013	Bank account or service	Checking account
08/09/2013	Mortgage	Other mortgage
08/09/2013	Mortgage	FHA mortgage
08/09/2013	Mortgage	Other mortgage
08/05/2013	Student loan	Non-federal student loan
08/22/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/05/2013	Debt collection	Mortgage
08/02/2013	Credit reporting	
07/29/2013	Mortgage	Conventional fixed mortgage
08/09/2013	Mortgage	Conventional fixed mortgage

Consumer Complaints

Account opening, closing, or management

Other

Credit decision / Underwriting

Repaying your loan

Repaying your loan

Cont'd attempts collect debt not owed

Debt was discharged in bankruptcy

Deposits and withdrawals

Billing disputes

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Repaying your loan

Repaying your loan

Loan modification, collection, foreclosure

Using a debit or ATM card

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Repaying your loan

Repaying your loan

Loan modification, collection, foreclosure

Cont'd attempts collect debt not owed

Debt is not mine

Incorrect information on credit report

Account status

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Consumer Complaints



Consumer Complaints



Consumer Complaints

Astoria Bank	NY	10502		N/A
JPMorgan Chase & Co.	NJ	07631		N/A
HSBC North America Holdings Inc.	PA	17070	Servicemember	N/A
Navient Solutions, Inc.	OK	73112		N/A
JPMorgan Chase & Co.	CA	90266		N/A
Bank of America	MA	01223		N/A
Synchrony Financial	MD	21710		N/A
Carrington Mortgage Holdings, LLC.	CT	06606		N/A
JPMorgan Chase & Co.	VA	22032		N/A
Navient Solutions, Inc.	VA	22405		N/A
Franklin Credit Management	PA	19128		N/A
Citibank	NY	11213		N/A
U.S. Bancorp	NV	89104		N/A
Wells Fargo & Company	NJ	08722		N/A
Nationstar Mortgage	CA	90304		N/A
Citibank	CT	06606		N/A
Bank of America	CA	95020		N/A
JPMorgan Chase & Co.	CA	95367		N/A
TransUnion Intermediate Holdings, Inc.	DE	19720		N/A
Wells Fargo & Company	IN	46060		N/A
JPMorgan Chase & Co.	CT	06783		N/A

Consumer Complaints

Referral	07/30/2013	Closed with non-monetary relief	Yes
Referral	08/12/2013	Closed with explanation	Yes
Web	08/23/2013	Closed with explanation	Yes
Web	08/05/2013	Closed with explanation	Yes
Web	08/02/2013	Closed with explanation	Yes
Referral	07/30/2013	Closed with explanation	Yes
Referral	07/30/2013	Closed with monetary relief	Yes
Referral	08/12/2013	Closed with explanation	Yes
Web	08/22/2013	Closed with explanation	Yes
Web	08/23/2013	Closed with explanation	Yes
Referral	09/26/2013	Closed with explanation	Yes
Referral	07/30/2013	Closed with monetary relief	Yes
Referral	08/13/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with explanation	Yes
Referral	08/13/2013	Closed with explanation	Yes
Referral	08/08/2013	Closed with explanation	Yes
Web	08/22/2013	Closed with explanation	Yes
Phone	08/08/2013	Closed with explanation	Yes
Web	08/02/2013	Closed with explanation	Yes
Web	07/31/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with explanation	Yes

Consumer Complaints

No	480555
No	485573
No	502325
No	473293
No	473275
No	468994
No	469076
No	484704
Yes	500417
No	502329
No	474131
No	468886
No	486825
Yes	485945
No	486621
No	470100
Yes	500428
No	474139
No	473307
No	468666
Yes	485929

Consumer Complaints

08/05/2013	Mortgage	Other mortgage
08/02/2013	Mortgage	FHA mortgage
08/22/2013	Mortgage	Other mortgage
08/09/2013	Mortgage	Other mortgage
08/15/2013	Mortgage	Conventional fixed mortgage
08/05/2013	Mortgage	Other mortgage
08/05/2013	Credit card	
08/23/2013	Credit card	
08/09/2013	Mortgage	Other mortgage
08/09/2013	Credit card	
08/09/2013	Mortgage	Conventional fixed mortgage
08/15/2013	Credit card	
08/15/2013	Mortgage	Other mortgage
08/22/2013	Debt collection	Mortgage
08/02/2013	Bank account or service	Savings account
08/05/2013	Credit card	
08/05/2013	Mortgage	Conventional adjustable mortgage (ARM)
07/29/2013	Mortgage	Conventional fixed mortgage
08/09/2013	Mortgage	Other mortgage
08/23/2013	Credit reporting	
08/02/2013	Debt collection	Credit card

Consumer Complaints

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Other

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Loan servicing, payments, escrow account

Other

Advertising and marketing

Loan modification,collection,foreclosure

Billing disputes

Loan modification,collection,foreclosure

Other

Loan modification,collection,foreclosure

Cont'd attempts collect debt not owed Debt was discharged in bankruptcy

Account opening, closing, or management

Billing disputes

Loan modification,collection,foreclosure

Settlement process and costs

Application, originator, mortgage broker

Incorrect information on credit report Account terms

Cont'd attempts collect debt not owed Debt is not mine

Consumer Complaints



Consumer Complaints



Consumer Complaints

Bank of America	IL	60616		N/A
Bank of America	NY	11784		N/A
Ocwen	IL	60473		N/A
Bank of America	AZ	85282		N/A
U.S. Bancorp	NY	11203		N/A
Wells Fargo & Company	NY	11427		N/A
Capital One	CT	06519		N/A
JPMorgan Chase & Co.	ID	83841	Older American	N/A
JPMorgan Chase & Co.	MI	48382		N/A
JPMorgan Chase & Co.	IL	60532		N/A
Wells Fargo & Company	FL	34232		N/A
Wells Fargo & Company	NJ	08401		N/A
JPMorgan Chase & Co.	NJ	07024		N/A
Nationstar Mortgage	CA	92392		N/A
Bank of America	NM	87123		N/A
Amex	AZ	85286		N/A
JPMorgan Chase & Co.	FL	33461		N/A
SunTrust Banks, Inc.	VA	22556		N/A
JPMorgan Chase & Co.	NY	11411		N/A
Experian	TX	75025		N/A
U.S. Bancorp	FL	32937		N/A

Consumer Complaints

Referral	08/08/2013	Closed with explanation	Yes
Web	08/06/2013	Closed with explanation	Yes
Referral	08/22/2013	Closed with explanation	Yes
Referral	08/12/2013	Closed with explanation	Yes
Phone	08/16/2013	Closed with explanation	Yes
Referral	08/08/2013	Closed with explanation	Yes
Referral	09/03/2013	Closed with monetary relief	Yes
Web	08/23/2013	Closed with explanation	Yes
Referral	08/12/2013	Closed with explanation	Yes
Referral	08/12/2013	Closed with explanation	Yes
Phone	08/13/2013	Closed with explanation	Yes
Referral	08/16/2013	Closed with explanation	Yes
Referral	08/21/2013	Closed with explanation	Yes
Phone	08/23/2013	Closed with explanation	Yes
Web	08/07/2013	Closed with explanation	Yes
Referral	08/07/2013	Closed with explanation	Yes
Referral	08/08/2013	Closed with explanation	Yes
Web	07/30/2013	Closed with non-monetary relief	Yes
Referral	08/12/2013	Closed with monetary relief	Yes
Web	09/10/2013	Closed with explanation	Yes
Web	08/02/2013	Closed with non-monetary relief	Yes

Consumer Complaints

Yes	474142
No	473304
No	499181
No	486002
No	491120
Yes	474146
No	474147
No	508199
No	484601
Yes	485588
No	485955
No	490452
No	488887
No	499180
No	473313
No	474155
No	474156
No	468685
No	485595
Yes	501517
No	467070

Consumer Complaints

08/09/2013	Mortgage	Home equity loan or line of credit
08/22/2013	Mortgage	Other mortgage
08/05/2013	Mortgage	Other mortgage
08/05/2013	Mortgage	Other mortgage
08/09/2013	Mortgage	Other mortgage
08/23/2013	Credit reporting	
08/23/2013	Credit reporting	
08/09/2013	Mortgage	Conventional fixed mortgage
08/09/2013	Bank account or service	Checking account
08/05/2013	Mortgage	Other mortgage
08/23/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/15/2013	Mortgage	Other mortgage
08/09/2013	Mortgage	Home equity loan or line of credit
08/09/2013	Mortgage	Other mortgage
07/29/2013	Credit reporting	
08/09/2013	Mortgage	Conventional fixed mortgage
08/23/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/23/2013	Mortgage	Other mortgage
08/09/2013	Mortgage	FHA mortgage
08/09/2013	Bank account or service	Checking account
08/05/2013	Mortgage	Home equity loan or line of credit

Consumer Complaints

Settlement process and costs

Loan modification, collection, foreclosure

Settlement process and costs

Loan servicing, payments, escrow account

Loan modification, collection, foreclosure

Incorrect information on credit report Information is not mine

Incorrect information on credit report Information is not mine

Loan modification, collection, foreclosure

Deposits and withdrawals

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Loan servicing, payments, escrow account

Loan servicing, payments, escrow account

Loan modification, collection, foreclosure

Incorrect information on credit report Information is not mine

Loan modification, collection, foreclosure

Disclosure verification of debt Not given enough info to verify debt

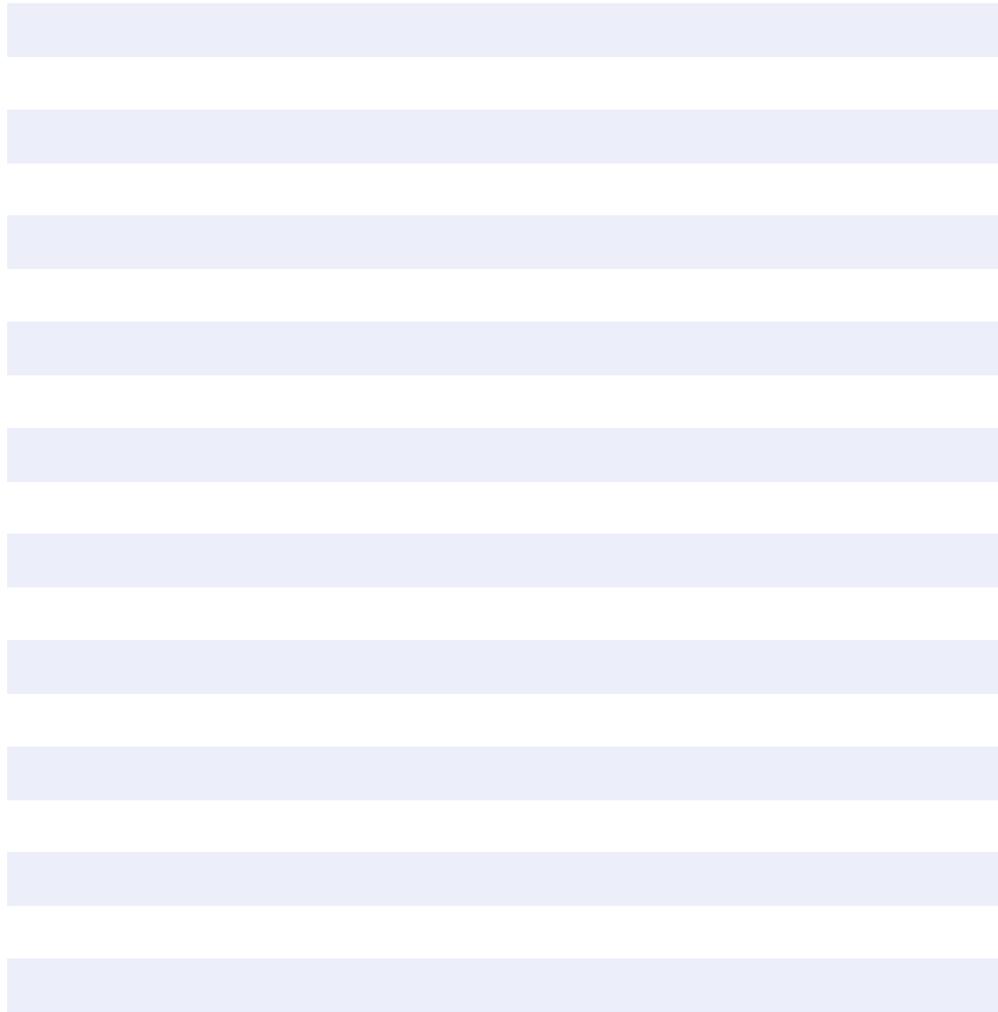
Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Account opening, closing, or management

Loan servicing, payments, escrow account

Consumer Complaints



Consumer Complaints



Consumer Complaints

Wells Fargo & Company	NC	28560		N/A
Nationstar Mortgage	NY	11741		N/A
SunTrust Banks, Inc.	FL	32250		N/A
Seterus, Inc.	MN	55124		N/A
JPMorgan Chase & Co.	CA	95407		N/A
TransUnion Intermediate Holdings, Inc.	GA	31419		N/A
Experian	TX	75025		N/A
Citibank	AZ	85282		N/A
SunTrust Banks, Inc.	GA	30752	Servicemember	N/A
Seterus, Inc.	GA	30548		N/A
SunTrust Banks, Inc.	MD	20850		N/A
HSBC North America Holdings Inc.	NJ	08618		N/A
Wells Fargo & Company	MN	55403	Older American	N/A
Carrington Mortgage Holdings, LLC.	CA	91766		N/A
TransUnion Intermediate Holdings, Inc.	VA	22044		N/A
Bank of America	FL	33407		N/A
Fidelity National Information Services, Inc. (FNIS)	LA	71302	Servicemember	N/A
JPMorgan Chase & Co.	MD	20659		N/A
Bank of America	NC	28115		N/A
JPMorgan Chase & Co.	CA	94531		N/A
Wells Fargo & Company	FL	33065	Older American	N/A

Consumer Complaints

Web	08/16/2013	Closed with explanation	Yes
Referral	08/23/2013	Closed with explanation	Yes
Referral	08/07/2013	Closed with non-monetary relief	Yes
Referral	08/07/2013	Closed with explanation	Yes
Referral	08/12/2013	Closed with monetary relief	Yes
Referral	09/12/2013	Closed with explanation	Yes
Web	08/29/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with explanation	Yes
Phone	08/14/2013	Closed with explanation	Yes
Referral	08/07/2013	Closed with explanation	Yes
Web	08/23/2013	Closed with explanation	Yes
Referral	08/16/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with explanation	Yes
Postal mail	08/12/2013	Closed with explanation	Yes
Postal mail	08/27/2013	Closed with explanation	Yes
Web	08/12/2013	Closed with non-monetary relief	Yes
Web	08/23/2013	Closed with explanation	Yes
Referral	08/26/2013	Closed with explanation	Yes
Web	08/14/2013	Closed with non-monetary relief	Yes
Phone	08/22/2013	Closed with explanation	Yes
Postal mail	08/08/2013	Closed with explanation	Yes

Consumer Complaints

No	484766
Yes	499173
No	474158
Yes	474159
No	485596
No	502342
Yes	501518
No	486903
Yes	485975
No	474161
No	508249
No	488908
No	485607
No	484656
No	480308
No	485609
No	502394
No	501865
No	485616
Yes	485839
No	480134

Consumer Complaints

08/15/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/23/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/22/2013	Money transfers	Domestic (US) money transfer
08/23/2013	Mortgage	VA mortgage
08/09/2013	Mortgage	Conventional fixed mortgage
08/22/2013	Bank account or service	Checking account
08/22/2013	Bank account or service	Checking account
08/02/2013	Mortgage	Conventional fixed mortgage
08/22/2013	Bank account or service	Checking account
08/23/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/05/2013	Student loan	Non-federal student loan
08/15/2013	Credit card	
08/02/2013	Mortgage	VA mortgage
08/15/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/22/2013	Mortgage	Conventional fixed mortgage
08/09/2013	Mortgage	FHA mortgage
08/03/2013	Consumer Loan	Vehicle loan
08/03/2013	Mortgage	Conventional fixed mortgage
07/29/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/15/2013	Credit reporting	
08/05/2013	Mortgage	Conventional fixed mortgage

Consumer Complaints

Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Right to dispute notice not received
Fraud or scam	
Settlement process and costs	
Loan modification,collection,foreclosure	
Problems caused by my funds being low	
Problems caused by my funds being low	
Loan modification,collection,foreclosure	
Problems caused by my funds being low	
Cont'd attempts collect debt not owed	Debt is not mine
Repaying your loan	Repaying your loan
Billing disputes	
Loan modification,collection,foreclosure	
Loan modification,collection,foreclosure	
Loan servicing, payments, escrow account	
Loan modification,collection,foreclosure	
Managing the loan or lease	
Settlement process and costs	
Loan modification,collection,foreclosure	
Improper use of my credit report	Report improperly shared by CRC
Loan modification,collection,foreclosure	

Consumer Complaints



Consumer Complaints



Consumer Complaints

Turning Point Solutions LLC	SC	29906		N/A
Bank of America	IL	60652		N/A
Bank of America	CA	92020		N/A
Wells Fargo & Company	AZ	85248		N/A
JPMorgan Chase & Co.	CA	95062	Older American	N/A
The Huntington National Bank	OH	43110		N/A
First Tennessee Bank	VA	24201		N/A
Bank of America	ID	83646		N/A
U.S. Bancorp	CA	92336		N/A
Southwest Credit Systems, L.P.	FL	32055		N/A
Iowa Student Loan	IA	50624		N/A
Citibank	NV	89139	Older American	N/A
Bank of America	NE	68048		N/A
Caliber Home Loans, Inc	CA	94509		N/A
CashCall, Inc.	CA	90041	Older American	N/A
Carrington Mortgage Holdings, LLC.	NJ	08029		N/A
Toyota Motor Credit Corporation	PA	15108		N/A
Wells Fargo & Company	CA	94519	Older American	N/A
JPMorgan Chase & Co.	MD	20874		N/A
TransUnion Intermediate Holdings, Inc.	OK	74136		N/A
Seterus, Inc.	CA	95765		N/A

Consumer Complaints

Phone	08/22/2013	Closed with non-monetary relief	Yes
Referral	08/23/2013	Closed with explanation	Yes
Web	08/23/2013	Closed with explanation	Yes
Web	08/23/2013	Closed with monetary relief	Yes
Web	08/14/2013	Closed with explanation	Yes
Web	08/23/2013	Closed with monetary relief	Yes
Referral	08/26/2013	Closed with monetary relief	Yes
Web	08/06/2013	Closed with non-monetary relief	Yes
Referral	08/26/2013	Closed with explanation	Yes
Phone	09/16/2013	Closed with explanation	Yes
Web	08/08/2013	Closed with explanation	Yes
Phone	08/16/2013	Closed with explanation	Yes
Web	08/06/2013	Closed with explanation	Yes
Web	08/21/2013	Closed with explanation	Yes
Phone	08/23/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with explanation	Yes
Phone	08/05/2013	Closed with explanation	Yes
Web	08/06/2013	Closed with explanation	Yes
Web	07/30/2013	Closed with explanation	Yes
Web	08/19/2013	Closed with explanation	Yes
Web	08/07/2013	Closed with explanation	Yes

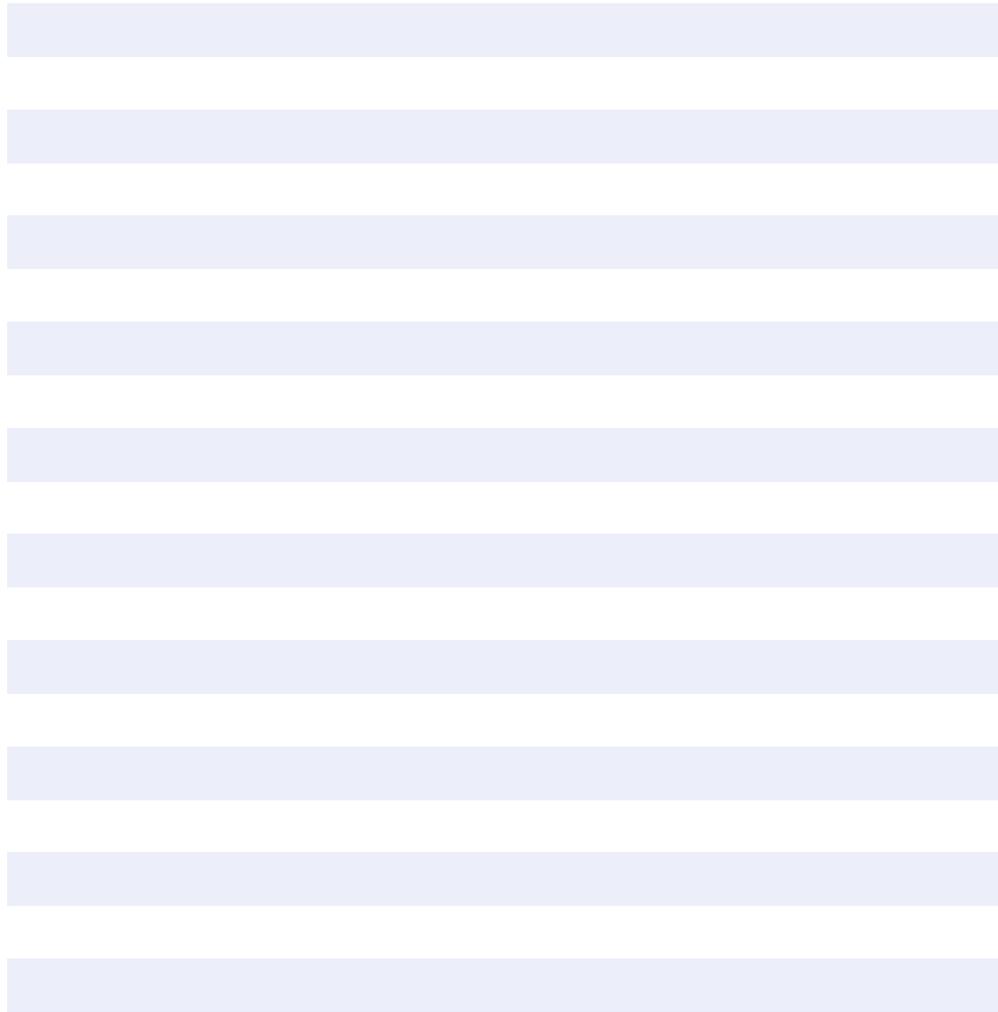
Consumer Complaints

No	490504
No	502377
Yes	499099
No	504106
No	485634
No	500484
No	501091
No	473374
No	501092
Yes	502321
No	474203
No	491177
Yes	473386
No	490535
No	500502
Yes	484604
No	473392
No	473396
Yes	468739
No	491187
No	474219

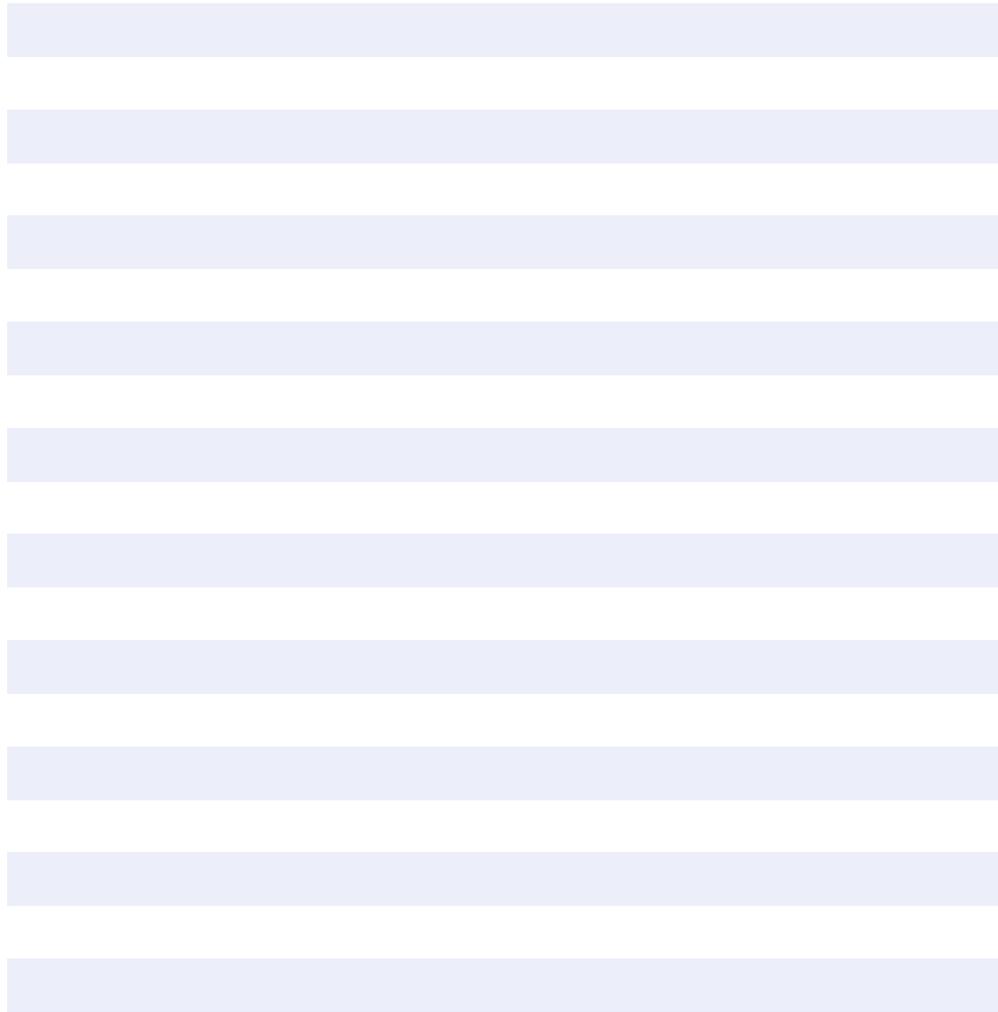
Consumer Complaints

08/05/2013	Mortgage	Conventional fixed mortgage
08/22/2013	Mortgage	Other mortgage
08/09/2013	Credit card	
08/09/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/09/2013	Credit card	
07/29/2013	Debt collection	I do not know
08/23/2013	Credit reporting	
08/23/2013	Credit reporting	
08/05/2013	Credit reporting	
08/09/2013	Money transfers	Domestic (US) money transfer
08/09/2013	Mortgage	Conventional fixed mortgage
08/15/2013	Debt collection	Medical
08/23/2013	Credit reporting	
08/23/2013	Debt collection	Other (i.e. phone, health club, etc.)
07/29/2013	Debt collection	I do not know
08/03/2013	Credit reporting	
08/05/2013	Credit reporting	
08/15/2013	Debt collection	Credit card
08/23/2013	Mortgage	Conventional fixed mortgage
08/03/2013	Bank account or service	Checking account
07/29/2013	Mortgage	Other mortgage

Consumer Complaints



Consumer Complaints



Consumer Complaints

Ocwen	OH	43227		N/A
Partners for Payment Relief	MD	20854		N/A
Citibank	FL	33062		N/A
Citibank	WA	98370		N/A
Capital One	MA	02151		N/A
Alorica Inc.	TX	75230		N/A
Experian	NY	10990		N/A
Equifax	NJ	07080		N/A
Equifax	IL	60629		N/A
MoneyGram	AZ	85123		N/A
Ditech Financial LLC	WI	53215		N/A
Kansas Counselors of Kansas City, Inc.	MO	64114		N/A
TransUnion Intermediate Holdings, Inc.	FL	32836		N/A
Encore Capital Group	MA	02476		N/A
Portfolio Recovery Associates, Inc.	OK	74012	Older American	N/A
Equifax	IL	60138		N/A
Experian	TX	78729		N/A
Discover	IN	46563		N/A
Bank of America	AR	72753	Servicemember	N/A
Fidelity National Information Services, Inc. (FNIS)	CA	94104		N/A
JPMorgan Chase & Co.	FL	33133		N/A

Consumer Complaints

Web	08/07/2013	Closed with explanation	Yes
Referral	08/22/2013	Closed with explanation	Yes
Phone	08/12/2013	Closed with non-monetary relief	Yes
Web	08/13/2013	Closed with explanation	Yes
Phone	08/12/2013	Closed with explanation	Yes
Web	10/01/2013	Closed with explanation	Yes
Referral	09/12/2013	Closed with monetary relief	Yes
Referral	08/23/2013	Closed with explanation	Yes
Web	08/05/2013	Closed with non-monetary relief	Yes
Web	08/09/2013	Closed with explanation	Yes
Web	08/20/2013	Closed with explanation	Yes
Web	08/15/2013	Closed with non-monetary relief	Yes
Web	08/23/2013	Closed with non-monetary relief	Yes
Referral	08/23/2013	Closed with explanation	Yes
Phone	08/01/2013	Closed with non-monetary relief	Yes
Web	08/07/2013	Closed with explanation	Yes
Web	08/05/2013	Closed with non-monetary relief	Yes
Phone	08/26/2013	Closed with explanation	Yes
Phone	08/23/2013	Closed with explanation	Yes
Web	08/07/2013	Closed with explanation	Yes
Postal mail	07/31/2013	Closed with explanation	Yes

Consumer Complaints

Yes	474221
No	500508
No	486034
Yes	486035
No	485665
No	468747
No	502439
No	502416
No	471124
No	486043
No	486616
No	490551
No	504190
No	502451
No	468755
Yes	479334
No	454908
No	490562
No	505285
Yes	468902
No	468764

Consumer Complaints

08/03/2013	Debt collection	Credit card
08/03/2013	Bank account or service	Savings account
08/22/2013	Debt collection	Auto
08/03/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/09/2013	Mortgage	Conventional fixed mortgage
08/09/2013	Mortgage	Conventional fixed mortgage
08/09/2013	Mortgage	Conventional fixed mortgage
08/09/2013	Credit reporting	
08/09/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/09/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/23/2013	Mortgage	Other mortgage
08/23/2013	Mortgage	Home equity loan or line of credit
08/22/2013	Mortgage	Other mortgage
08/23/2013	Mortgage	Other mortgage
08/22/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/05/2013	Mortgage	Conventional fixed mortgage
07/29/2013	Credit card	
07/29/2013	Credit reporting	
08/23/2013	Credit card	
08/15/2013	Bank account or service	Checking account
08/23/2013	Mortgage	Conventional fixed mortgage

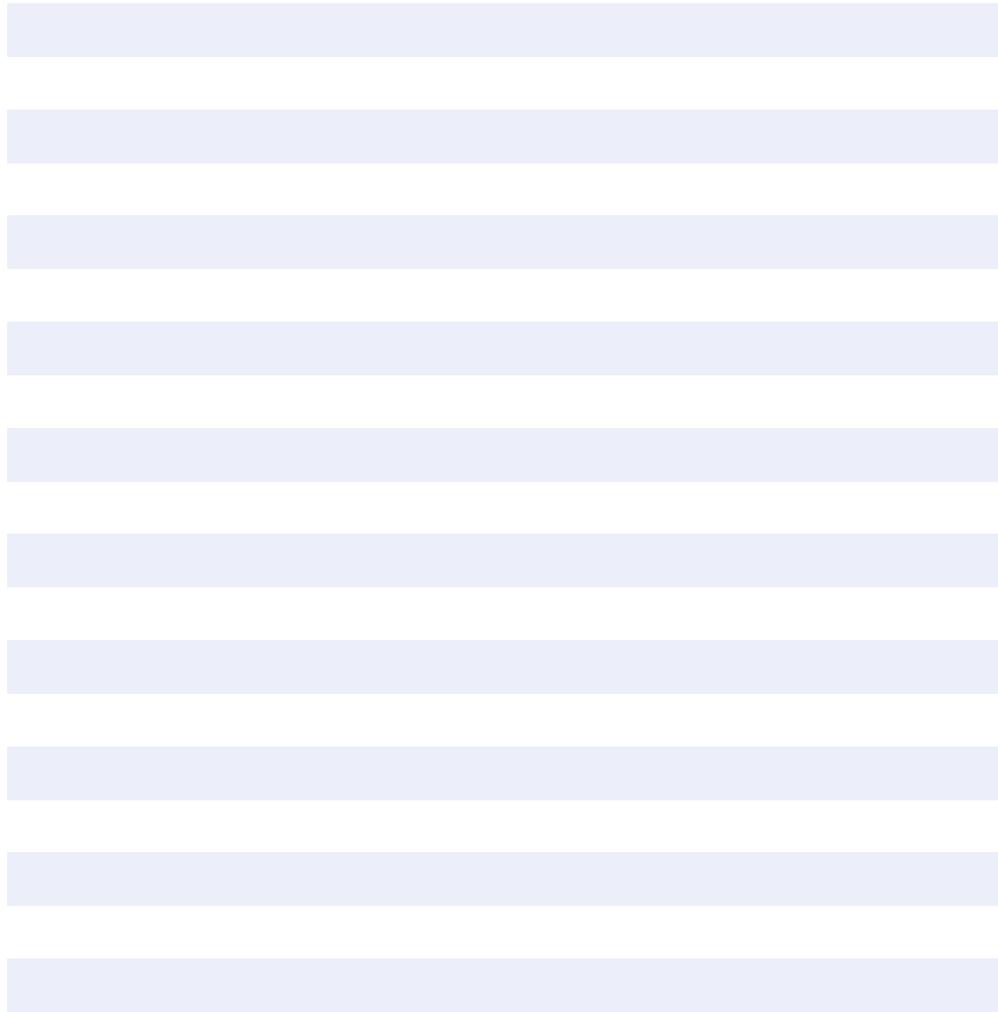
Consumer Complaints

Taking/threatening an illegal action	Sued w/o proper notification of suit
Account opening, closing, or management	
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Loan modification, collection, foreclosure	
Loan servicing, payments, escrow account	
Loan servicing, payments, escrow account	
Incorrect information on credit report	Information is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Loan modification, collection, foreclosure	
Loan modification, collection, foreclosure	
Loan servicing, payments, escrow account	
Other	
Loan servicing, payments, escrow account	
Cont'd attempts collect debt not owed	Debt is not mine
Loan modification, collection, foreclosure	
Other	
Incorrect information on credit report	Account status
Billing disputes	
Deposits and withdrawals	
Loan servicing, payments, escrow account	

Consumer Complaints



Consumer Complaints



Consumer Complaints

Messerli & Kramer P.A.	MN	55364	Older American	N/A
UBS Bank	OR	97203		N/A
Media Collections, Inc	WA	98105		N/A
Convergent Resources, Inc.	TX	77373		N/A
Wells Fargo & Company	IL	60653		N/A
Nationstar Mortgage	MO	65714		N/A
Nationstar Mortgage	NM	87507		N/A
Seterus, Inc.	TX	75104		N/A
RS Clark and Associates, Inc.	FL	33141	Servicemember	N/A
Specialized Loan Servicing LLC	GA	30263		N/A
Ocwen	OR	97702	Older American	N/A
BBVA Compass	TX	74851		N/A
Ditech Financial LLC	HI	96706		N/A
M&T Bank Corporation	OH	44094		N/A
I.Q. Data International, Inc.	WA	98516		N/A
Select Portfolio Servicing, Inc	MD	20895		N/A
Amex	MD	21122		N/A
Experian	FL	33908		N/A
Capital One	CA	95370		N/A
Bank of America	FL	33351		N/A
Ocwen	NJ	07022		N/A

Consumer Complaints

Web	10/08/2013	Closed with explanation	Yes
Web	08/07/2013	Closed	Yes
Referral	08/23/2013	Closed with non-monetary relief	Yes
Web	08/07/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with explanation	Yes
Postal mail	08/21/2013	Closed	Yes
Phone	10/01/2013	Closed with non-monetary relief	Yes
Web	08/13/2013	Closed	Yes
Web	08/23/2013	Closed with explanation	Yes
Phone	08/23/2013	Closed with explanation	Yes
Referral	08/23/2013	Closed with explanation	Yes
Referral	08/26/2013	Closed with explanation	Yes
Web	08/29/2013	Closed with explanation	Yes
Web	08/08/2013	Closed with explanation	Yes
Web	07/29/2013	Closed with non-monetary relief	Yes
Web	07/29/2013	Closed with explanation	Yes
Referral	08/26/2013	Closed with monetary relief	Yes
Phone	08/16/2013	Closed with monetary relief	Yes
Web	08/26/2013	Closed with explanation	Yes

Consumer Complaints

No	473425
No	473429
No	500529
No	457072
No	484719
Yes	486071
Yes	486072
No	486073
No	485626
Yes	486080
No	502486
No	502487
No	499340
No	503659
No	501102
No	455753
Yes	480087
No	479411
No	502509
No	490608
No	502516

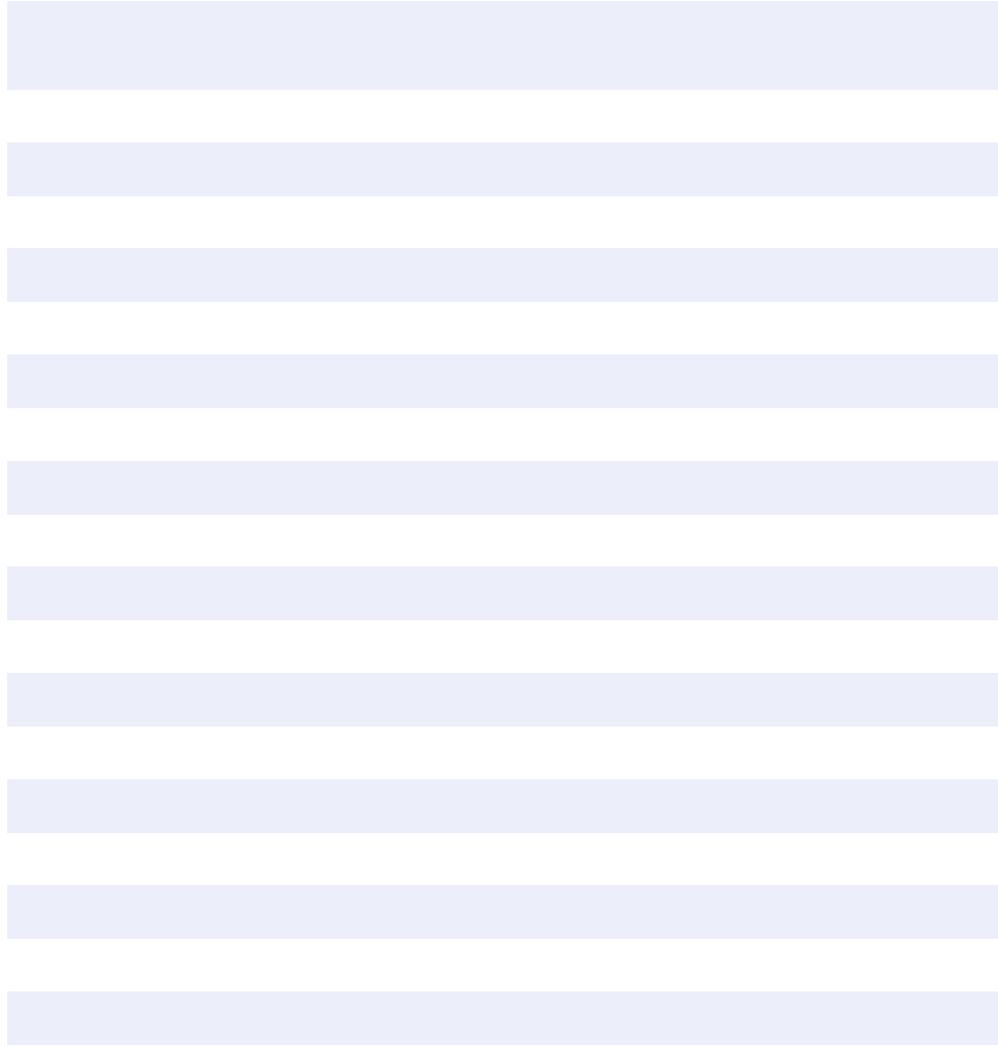
Consumer Complaints

07/29/2013	Debt collection	I do not know
08/15/2013	Consumer Loan	Vehicle loan
08/03/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/23/2013	Mortgage	Other mortgage
08/22/2013	Credit reporting	
07/29/2013	Consumer Loan	Vehicle loan
07/29/2013	Credit card	
08/09/2013	Credit reporting	
08/09/2013	Debt collection	Medical
08/05/2013	Mortgage	Other mortgage
07/29/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/22/2013	Debt collection	I do not know
08/15/2013	Debt collection	Credit card
08/23/2013	Mortgage	Other mortgage
08/05/2013	Mortgage	Other mortgage
08/15/2013	Mortgage	FHA mortgage
08/09/2013	Credit card	
08/23/2013	Bank account or service	Checking account
08/25/2013	Debt collection	Credit card
08/25/2013	Student loan	Non-federal student loan

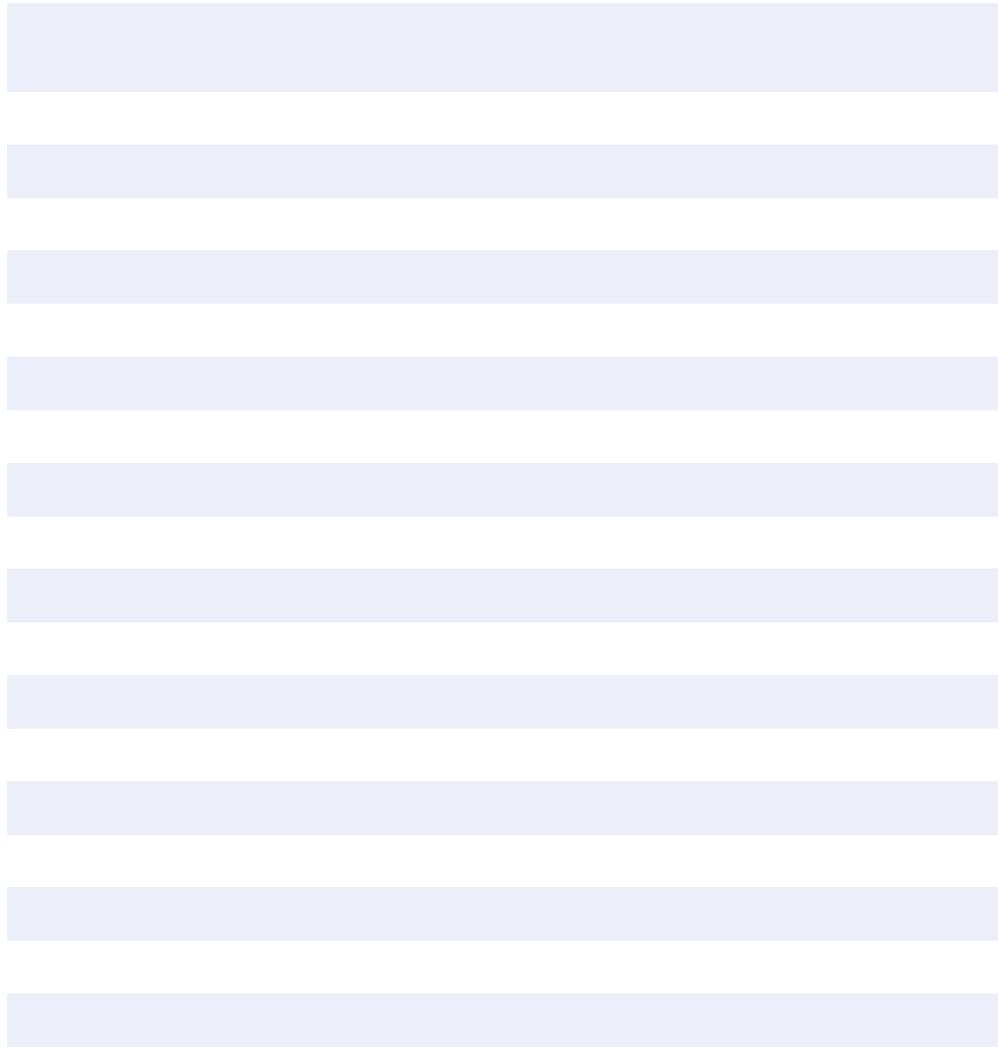
Consumer Complaints

Disclosure verification of debt	Not given enough info to verify debt
Managing the loan or lease	
Cont'd attempts collect debt not owed	Debt is not mine
Loan modification, collection, foreclosure	
Credit reporting company's investigation	Problem with statement of dispute
Problems when you are unable to pay	
APR or interest rate	
Credit reporting company's investigation	Investigation took too long
Disclosure verification of debt	Not disclosed as an attempt to collect
Loan servicing, payments, escrow account	
Communication tactics	Frequent or repeated calls
Disclosure verification of debt	Not given enough info to verify debt
Taking/threatening an illegal action	Sued w/o proper notification of suit
Loan modification, collection, foreclosure	
Loan modification, collection, foreclosure	
Loan modification, collection, foreclosure	
Payoff process	
Deposits and withdrawals	
Taking/threatening an illegal action	Attempted to/Collected exempt funds
Repaying your loan	Repaying your loan

Consumer Complaints



Consumer Complaints



Consumer Complaints

Encore Capital Group	NY	10467		N/A
American Credit Acceptance, LLC	GA	31706	Older American, Servicemember	N/A
Liberty Holdings, LLC	UT	84081		N/A
Wells Fargo & Company	MO	63664		N/A
West Bay Acquisitions, LLC	MD	20850		N/A
Ally Financial Inc.	PA	15065		N/A
Navy FCU	VA	22207		N/A
Equifax	MA	02126		N/A
Financial Credit Network Inc	CA	93306		N/A
Nationstar Mortgage	FL	33755		N/A
Diversified Consultants, Inc.	MI	48150		N/A
CCS Financial Services, Inc.	CA	93277	Older American	N/A
Resurgent Capital Services L.P.	CA	92337		N/A
Bank of America	CA	95336		N/A
Ocwen	CA	90501		N/A
VHDA	VA	22485		N/A
Citibank	WA	98579		N/A
Regions Financial Corporation	FL	32465		N/A
JPMorgan Chase & Co.	NJ	08012	Servicemember	N/A
Navient Solutions, Inc.	OH	44107		N/A

Consumer Complaints

Referral	07/31/2013	Closed with explanation	Yes
Postal mail	10/18/2013	Closed with explanation	Yes
Referral	08/07/2013	Closed with explanation	Yes
Referral	08/26/2013	Closed with non-monetary relief	Yes
Web	08/23/2013	Closed	Yes
Phone	07/31/2013	Closed with explanation	Yes
Web	07/29/2013	Closed with explanation	Yes
Web	08/09/2013	Closed with non-monetary relief	Yes
Web	08/09/2013	Closed with non-monetary relief	Yes
Referral	08/08/2013	Closed with explanation	Yes
Web	08/01/2013	Closed with explanation	Yes
Phone	09/18/2013	Closed with non-monetary relief	Yes
Web	08/15/2013	Closed with explanation	Yes
Referral	08/26/2013	Closed with explanation	Yes
Referral	08/08/2013	Closed with explanation	Yes
Web	08/19/2013	Closed with monetary relief	Yes
Phone	08/12/2013	Closed with monetary relief	Yes
Referral	08/26/2013	Closed	Yes
Web	08/25/2013	Closed with explanation	Yes
Web	08/26/2013	Closed with explanation	Yes

Consumer Complaints

No	468810
Yes	488785
Yes	473498
No	503647
No	500579
No	480104
Yes	480133
No	486591
No	486140
No	479520
No	468833
Yes	500519
No	490643
No	508114
Yes	460999
Yes	490928
Yes	486165
No	503766
No	503805
No	503806

Consumer Complaints

08/25/2013	Mortgage	FHA mortgage
08/22/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/15/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/23/2013	Debt collection	Credit card
07/29/2013	Bank account or service	Savings account
08/22/2013	Consumer Loan	Vehicle loan
08/09/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/05/2013	Mortgage	Conventional fixed mortgage
08/22/2013	Mortgage	Conventional fixed mortgage
08/15/2013	Bank account or service	Checking account
08/22/2013	Mortgage	Conventional fixed mortgage
07/29/2013	Credit card	
08/22/2013	Mortgage	Home equity loan or line of credit
08/05/2013	Mortgage	Conventional fixed mortgage
08/09/2013	Mortgage	Other mortgage
08/22/2013	Debt collection	I do not know
08/23/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/15/2013	Credit card	
08/05/2013	Mortgage	Conventional fixed mortgage
08/09/2013	Credit card	
08/23/2013	Mortgage	Conventional fixed mortgage
08/15/2013	Debt collection	Other (i.e. phone, health club, etc.)

Consumer Complaints

Settlement process and costs

Improper contact or sharing of info

Talked to a third party about my debt

Disclosure verification of debt

Not given enough info to verify debt

Communication tactics

Frequent or repeated calls

Account opening, closing, or management

Managing the loan or lease

Cont'd attempts collect debt not owed

Debt was paid

Loan modification, collection, foreclosure

Loan servicing, payments, escrow account

Deposits and withdrawals

Loan servicing, payments, escrow account

Advertising and marketing

Credit decision / Underwriting

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Communication tactics

Frequent or repeated calls

Loan servicing, payments, escrow account

Billing disputes

Credit decision / Underwriting

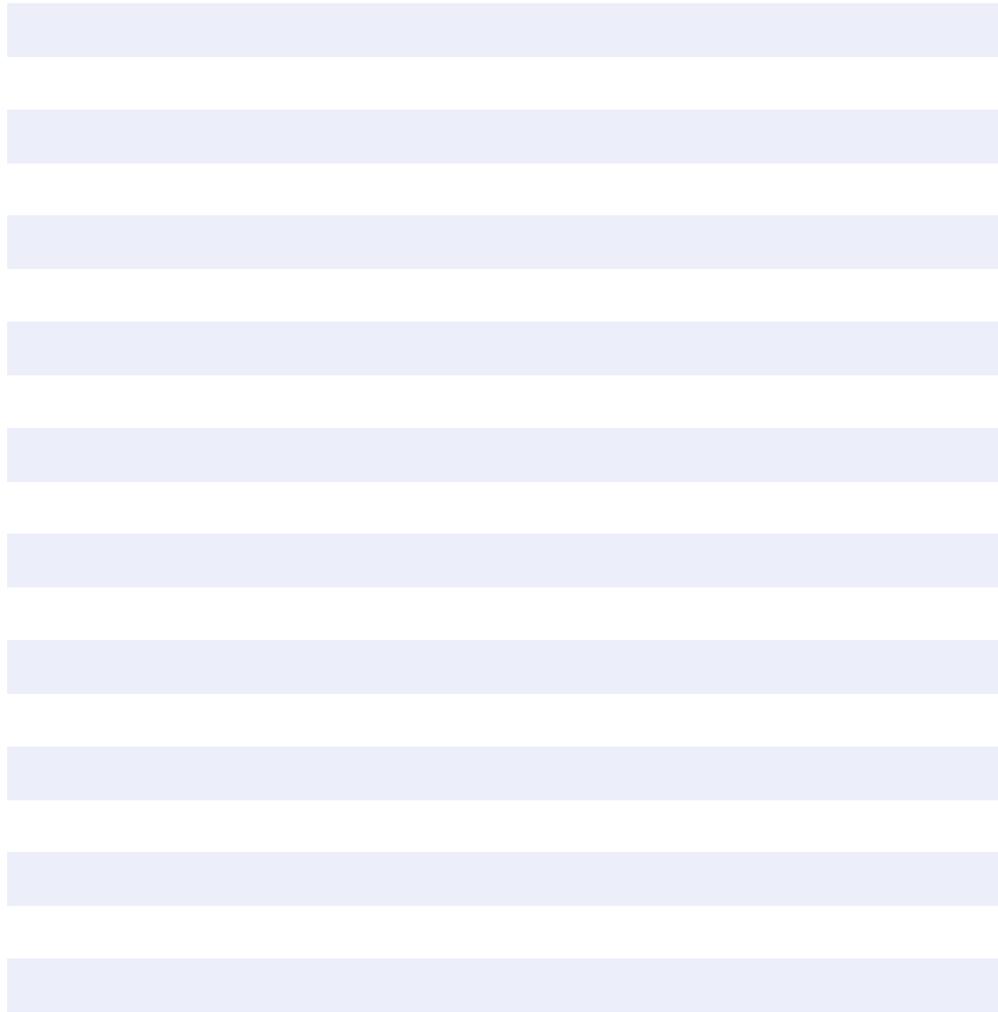
Transaction issue

Loan modification, collection, foreclosure

Cont'd attempts collect debt not owed

Debt is not mine

Consumer Complaints



Consumer Complaints



Consumer Complaints

Prospect Mortgage	IL	60551		N/A
I.Q. Data International, Inc.	CA	90026		N/A
TD Bank US Holding Company	NJ	07731		N/A
Portfolio Recovery Associates, Inc.	ID	83501		N/A
JPMorgan Chase & Co.	SD	57301		N/A
U.S. Bancorp	FL	32814		N/A
National Credit Adjusters, LLC				N/A
JPMorgan Chase & Co.	KY	41042		N/A
Nationstar Mortgage	CA	91020		N/A
Wells Fargo & Company	AZ	85711	Older American	N/A
Seterus, Inc.	NJ	08110		N/A
Citibank	NY	11746		N/A
Citibank	NY	11379		N/A
Bank of America	KS	66212		N/A
Nationstar Mortgage	FL	33173		N/A
Diversified Consultants, Inc.	NY	11713		N/A
Nationstar Mortgage	WA	98005	Older American	N/A
Amex	CO	81003		N/A
Citibank	CA	95822	Older American	N/A
Citibank	TX	77554	Servicemember	N/A
Navy FCU	NC	28547		N/A
Fidelity National Information Services, Inc. (FNIS)	LA	71112	Servicemember	N/A

Consumer Complaints

Web	08/26/2013	Closed with explanation	Yes
Phone	08/23/2013	Closed with explanation	Yes
Postal mail	08/19/2013	Closed with explanation	Yes
Phone	09/19/2013	Closed with non-monetary relief	Yes
Referral	07/31/2013	Closed with explanation	Yes
Web	08/23/2013	Closed with non-monetary relief	Yes
Phone	08/14/2013	Closed with explanation	Yes
Phone	08/07/2013	Closed with non-monetary relief	Yes
Web	08/22/2013	Closed with explanation	Yes
Web	08/19/2013	Closed with explanation	Yes
Web	08/22/2013	Closed with explanation	Yes
Web	07/29/2013	Closed with explanation	Yes
Web	08/23/2013	Closed with monetary relief	Yes
Web	08/07/2013	Closed	Yes
Referral	08/13/2013	Closed with explanation	Yes
Phone	08/23/2013	Closed with explanation	Yes
Web	08/26/2013	Closed with explanation	Yes
Web	08/15/2013	Closed with explanation	Yes
Web	08/08/2013	Closed with explanation	Yes
Web	08/09/2013	Closed with explanation	Yes
Web	08/23/2013	Closed with explanation	Yes
Web	08/15/2013	Closed with explanation	Yes

Consumer Complaints

Yes	503807
No	500608
No	488851
No	502564
No	469083
Yes	500613
No	486152
No	474346
No	500631
No	490671
No	500638
No	468870
No	500644
No	475326
No	484709
No	500605
No	502591
Yes	490692
No	474370
No	486204
No	502599
No	490705

Consumer Complaints

08/15/2013	Bank account or service	Other bank product/service
08/15/2013	Credit card	
08/09/2013	Credit reporting	
08/09/2013	Credit card	
08/09/2013	Debt collection	Credit card
08/23/2013	Mortgage	Conventional fixed mortgage
08/05/2013	Mortgage	Other mortgage
08/10/2013	Debt collection	Mortgage
08/05/2013	Mortgage	Home equity loan or line of credit
08/15/2013	Bank account or service	Other bank product/service
08/15/2013	Bank account or service	Other bank product/service
08/10/2013	Mortgage	Conventional fixed mortgage
08/10/2013	Mortgage	Conventional fixed mortgage
08/23/2013	Mortgage	Other mortgage
08/10/2013	Credit reporting	
08/15/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/10/2013	Mortgage	Conventional fixed mortgage
08/05/2013	Bank account or service	Checking account
08/23/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/05/2013	Debt collection	Mortgage
08/10/2013	Student loan	Non-federal student loan

Consumer Complaints

Deposits and withdrawals

APR or interest rate

Incorrect information on credit report

Information is not mine

Billing statement

Communication tactics

Called outside of 8am-9pm

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

False statements or representation

Attempted to collect wrong amount

Loan modification, collection, foreclosure

Problems caused by my funds being low

Account opening, closing, or management

Loan modification, collection, foreclosure

Credit decision / Underwriting

Application, originator, mortgage broker

Improper use of my credit report

Report improperly shared by CRC

Communication tactics

Threatened to take legal action

Loan modification, collection, foreclosure

Account opening, closing, or management

Communication tactics

Frequent or repeated calls

Cont'd attempts collect debt not owed

Debt was paid

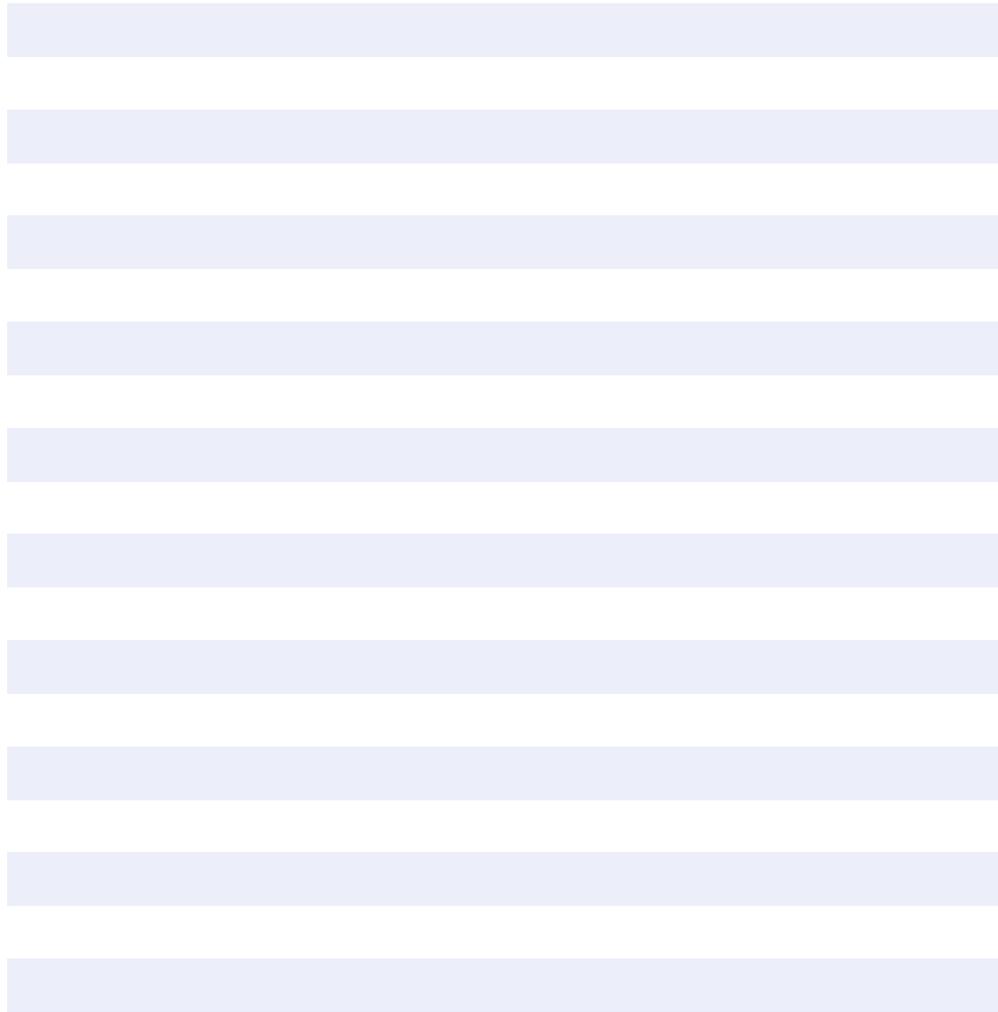
Repaying your loan

Repaying your loan

Consumer Complaints



Consumer Complaints



Consumer Complaints

U.S. Bancorp	CA	92262		N/A
Discover	TX	77083		N/A
Experian	FL	33433	Older American	N/A
Amex	OR	97211		N/A
JPMorgan Chase & Co.	AK	99801	Servicemember	N/A
Wells Fargo & Company	CA	94560		N/A
CIT Bank National Association	NY	11798		N/A
National Credit Systems, Inc.	GA	30331		N/A
TD Bank US Holding Company	NJ	08089		N/A
Wells Fargo & Company	FL	32224		N/A
U.S. Bancorp	CA	92024		N/A
Wells Fargo & Company	MN	55125		N/A
Bank of America	OR	97236		N/A
JPMorgan Chase & Co.	TX	78216		N/A
Experian	IN	46409		N/A
Fifth Third Financial Corporation	OH	45211		N/A
Ditech Financial LLC	MD	20874		N/A
Bank of America	CA	90026		N/A
Dynamic Recovery Solutions, LLC	MD	21211		N/A
Ocwen	ME	04419	Older American	N/A
Navient Solutions, Inc.	FL	33619		N/A

Consumer Complaints

Web	08/19/2013	Closed with explanation	Yes
Web	08/19/2013	Closed with non-monetary relief	Yes
Web	08/09/2013	Closed with non-monetary relief	Yes
Web	08/09/2013	Closed with monetary relief	Yes
Web	08/14/2013	Closed with explanation	Yes
Web	08/23/2013	Closed with explanation	Yes
Referral	08/07/2013	Closed with explanation	Yes
Phone	08/14/2013	Closed with non-monetary relief	No
Phone	08/08/2013	Closed with explanation	Yes
Web	08/19/2013	Closed with explanation	Yes
Web	08/19/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with non-monetary relief	Yes
Fax	08/26/2013	Closed with explanation	Yes
Web	08/14/2013	Closed with non-monetary relief	Yes
Phone	08/19/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with explanation	Yes
Referral	08/08/2013	Closed with monetary relief	Yes
Referral	08/23/2013	Closed with explanation	Yes
Web	08/09/2013	Closed with explanation	Yes
Web	08/12/2013	Closed with explanation	Yes

Consumer Complaints

No	490709
No	490700
Yes	486611
No	486230
Yes	486218
No	501990
No	474406
No	486238
No	474413
No	490732
No	490734
No	486248
No	486249
Yes	501841
No	486257
No	490742
No	486256
No	474663
No	502671
Yes	474436
Yes	486270

Consumer Complaints

08/23/2013	Credit card	
08/15/2013	Credit card	
08/10/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/10/2013	Mortgage	Conventional fixed mortgage
08/10/2013	Debt collection	Credit card
08/10/2013	Credit card	
08/15/2013	Student loan	Non-federal student loan
08/23/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/09/2013	Credit card	
08/10/2013	Mortgage	Other mortgage
08/10/2013	Credit reporting	
08/23/2013	Mortgage	Other mortgage
08/10/2013	Mortgage	Other mortgage
08/05/2013	Credit reporting	
08/29/2013	Mortgage	Conventional fixed mortgage
08/05/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/10/2013	Mortgage	Reverse mortgage
08/29/2013	Bank account or service	Other bank product/service
08/10/2013	Mortgage	FHA mortgage
08/10/2013	Mortgage	Other mortgage
08/15/2013	Credit card	

Consumer Complaints

Late fee

Rewards

Disclosure verification of debt

Not given enough info to verify debt

Settlement process and costs

Cont'd attempts collect debt not owed

Debt is not mine

Billing disputes

Repaying your loan

Repaying your loan

Loan modification, collection, foreclosure

Billing disputes

Loan servicing, payments, escrow account

Credit reporting company's investigation

Problem with statement of dispute

Loan servicing, payments, escrow account

Loan servicing, payments, escrow account

Unable to get credit report/credit score

Problem getting report or credit score

Loan servicing, payments, escrow account

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Account opening, closing, or management

Loan modification, collection, foreclosure

Loan servicing, payments, escrow account

Credit line increase/decrease

Consumer Complaints



Consumer Complaints



Consumer Complaints

BBVA Compass	UT	84060		N/A
JPMorgan Chase & Co.	VA	22207		N/A
Ad Astra Recovery Services Inc	CA	95758		N/A
Bank of America	TX	77083		N/A
Monarch Recovery Holdings, Inc.	CA	95132		N/A
Barclays PLC	FL	33480		N/A
Access Group	MI	48322		N/A
Fifth Third Financial Corporation	FL	34953		N/A
Capital One	ID	83607		N/A
Finance of America Reverse LLC	FL	33056		N/A
Fidelity National Information Services, Inc. (FNIS)	CA	93312		N/A
LoanDepot	AZ	85705		N/A
Nationstar Mortgage	WI	53216		N/A
Equifax	VA	22554	Servicemember	N/A
JPMorgan Chase & Co.	GA	30350		N/A
Nationstar Mortgage	GA	30296		N/A
CIT Bank National Association	MD	21234		N/A
Resurgent Capital Services L.P.	TX	76109		N/A
Citibank	PA	17301		N/A
Ocwen	GA	30294		N/A
JPMorgan Chase & Co.	NV	89519	Older American	N/A

Consumer Complaints

Web	08/23/2013	Closed with explanation	Yes
Web	08/15/2013	Closed with explanation	Yes
Web	08/10/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with explanation	Yes
Referral	08/22/2013	Closed with explanation	Yes
Referral	08/22/2013	Closed with monetary relief	Yes
Web	08/19/2013	Closed with explanation	Yes
Referral	08/26/2013	Closed with explanation	Yes
Web	09/14/2013	Closed with monetary relief	Yes
Postal mail	08/13/2013	Closed with non-monetary relief	Yes
Postal mail	09/04/2013	Closed with explanation	Yes
Web	08/23/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with explanation	Yes
Web	08/05/2013	Closed with explanation	Yes
Web	08/29/2013	Closed with explanation	Yes
Web	08/08/2013	Closed with explanation	Yes
Referral	08/13/2013	Closed with explanation	Yes
Postal mail	08/29/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with explanation	Yes
Postal mail	08/13/2013	Closed with explanation	Yes
Web	08/15/2013	Closed with explanation	Yes

Consumer Complaints

Yes	502682
No	491115
Yes	484798
No	486282
No	486283
No	486289
Yes	489706
No	503645
Yes	520592
No	486847
No	484586
No	501396
No	486304
No	474468
No	508834
No	474473
No	486320
No	508573
No	486325
No	485257
Yes	488752

Consumer Complaints

08/15/2013	Credit reporting	
08/29/2013	Mortgage	Conventional fixed mortgage
08/29/2013	Debt collection	Non-federal student loan
08/15/2013	Credit card	
08/10/2013	Credit reporting	
08/10/2013	Credit card	
08/10/2013	Credit card	
08/29/2013	Debt collection	I do not know
08/23/2013	Mortgage	Other mortgage
08/23/2013	Credit reporting	
08/15/2013	Mortgage	Conventional fixed mortgage
08/10/2013	Credit card	
08/29/2013	Credit reporting	
08/15/2013	Consumer Loan	Vehicle loan
08/23/2013	Debt collection	Medical
08/05/2013	Mortgage	Other mortgage
08/05/2013	Bank account or service	Checking account
08/29/2013	Credit reporting	
08/15/2013	Mortgage	Other mortgage
08/29/2013	Credit reporting	
08/29/2013	Credit reporting	

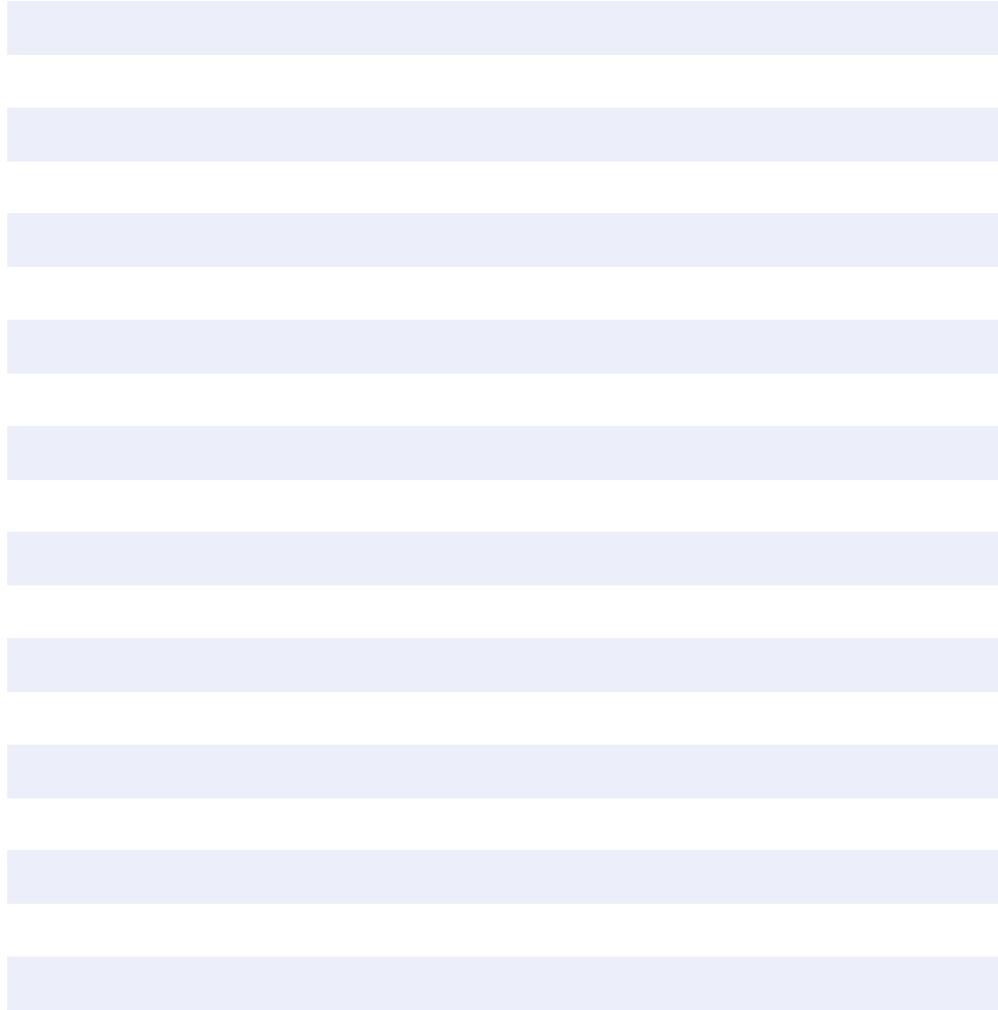
Consumer Complaints

Unable to get credit report/credit score	Problem getting my free annual report
Loan modification, collection, foreclosure	
Communication tactics	Frequent or repeated calls
Identity theft / Fraud / Embezzlement	
Credit reporting company's investigation	No notice of investigation status/result
Transaction issue	
Credit line increase/decrease	
Improper contact or sharing of info	Talked to a third party about my debt
Loan modification, collection, foreclosure	
Incorrect information on credit report	Public record
Application, originator, mortgage broker	
Credit determination	
Unable to get credit report/credit score	Problem getting report or credit score
Managing the loan or lease	
Disclosure verification of debt	Not given enough info to verify debt
Loan modification, collection, foreclosure	
Using a debit or ATM card	
Incorrect information on credit report	Information is not mine
Loan servicing, payments, escrow account	
Unable to get credit report/credit score	Problem getting my free annual report
Incorrect information on credit report	Account status

Consumer Complaints



Consumer Complaints



Consumer Complaints

Fidelity National Information Services, Inc. (FNIS)	MD	21239		N/A
Wells Fargo & Company	NY	14120		N/A
Progressive Financial Services, Inc.	NJ	08035		N/A
Wells Fargo & Company	NC	27537	Servicemember	N/A
Equifax	SC	29571		N/A
Bank of America	TX	77258	Older American	N/A
Synchrony Financial	MO	63303		N/A
NCSPLUS INCORPORATED	MD	21218		N/A
Ditech Financial LLC	MA	02368		N/A
Experian	GA	30213		N/A
Bank of America	CA	93727		N/A
Synchrony Financial	MI	48611		N/A
Experian	CA	95422		N/A
U.S. Bancorp	IN	46143	Servicemember	N/A
Illinois Collection Service, Inc.	WI	53158	Servicemember	N/A
Astoria Bank	CA	92081		N/A
Ally Financial Inc.	CA	94123		N/A
Experian	FL	32176		N/A
Ocwen	MI	48066		N/A
Equifax	CA	90057		N/A
Experian	NC	28532	Servicemember	N/A

Consumer Complaints

Postal mail	09/11/2013	Closed with explanation	Yes
Web	08/29/2013	Closed with explanation	Yes
Web	08/28/2013	Closed with explanation	Yes
Web	08/22/2013	Closed with non-monetary relief	Yes
Referral	08/22/2013	Closed with non-monetary relief	Yes
Web	08/27/2013	Closed with monetary relief	Yes
Web	08/10/2013	Closed with explanation	Yes
Web	10/15/2013	Closed with explanation	Yes
Phone	08/26/2013	Closed with explanation	Yes
Web	08/23/2013	Closed with explanation	Yes
Web	08/19/2013	Closed with explanation	Yes
Web	08/12/2013	Closed with explanation	Yes
Postal mail	08/29/2013	Closed with non-monetary relief	Yes
Web	08/16/2013	Closed with explanation	Yes
Web	08/23/2013	Closed with explanation	Yes
Web	08/08/2013	Closed with explanation	Yes
Web	08/08/2013	Closed with non-monetary relief	Yes
Web	08/29/2013	Closed with explanation	Yes
Referral	08/20/2013	Closed with explanation	Yes
Referral	09/30/2013	Closed with explanation	Yes
Fax	08/30/2013	Closed with non-monetary relief	Yes

Consumer Complaints

Yes	490804
Yes	508854
No	508855
No	491205
No	486363
No	486364
No	484774
Yes	509895
No	502757
Yes	502762
Yes	488966
No	486368
No	509905
No	490836
No	502771
Yes	474520
No	474527
No	509899
No	490846
No	508888
No	508426

Consumer Complaints

08/15/2013	Mortgage	Other mortgage
08/15/2013	Mortgage	Second mortgage
08/23/2013	Mortgage	Conventional fixed mortgage
08/23/2013	Bank account or service	Checking account
08/23/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/10/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/10/2013	Credit card	
08/10/2013	Debt collection	I do not know
08/15/2013	Mortgage	Other mortgage
08/10/2013	Mortgage	Conventional fixed mortgage
08/23/2013	Credit card	
08/16/2013	Mortgage	VA mortgage
08/29/2013	Credit reporting	
08/10/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/10/2013	Bank account or service	Checking account
08/23/2013	Mortgage	Other mortgage
08/05/2013	Mortgage	Home equity loan or line of credit
08/10/2013	Mortgage	Conventional fixed mortgage
08/10/2013	Credit reporting	
08/15/2013	Mortgage	Other mortgage
08/16/2013	Debt collection	I do not know

Consumer Complaints

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Settlement process and costs

Account opening, closing, or management

Communication tactics

Called after sent written cease of comm

Cont'd attempts collect debt not owed

Debt is not mine

APR or interest rate

Disclosure verification of debt

Not given enough info to verify debt

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Billing disputes

Loan modification,collection,foreclosure

Incorrect information on credit report

Account terms

Loan modification,collection,foreclosure

Problems caused by my funds being low

Loan servicing, payments, escrow account

Loan servicing, payments, escrow account

Application, originator, mortgage broker

Incorrect information on credit report

Account status

Settlement process and costs

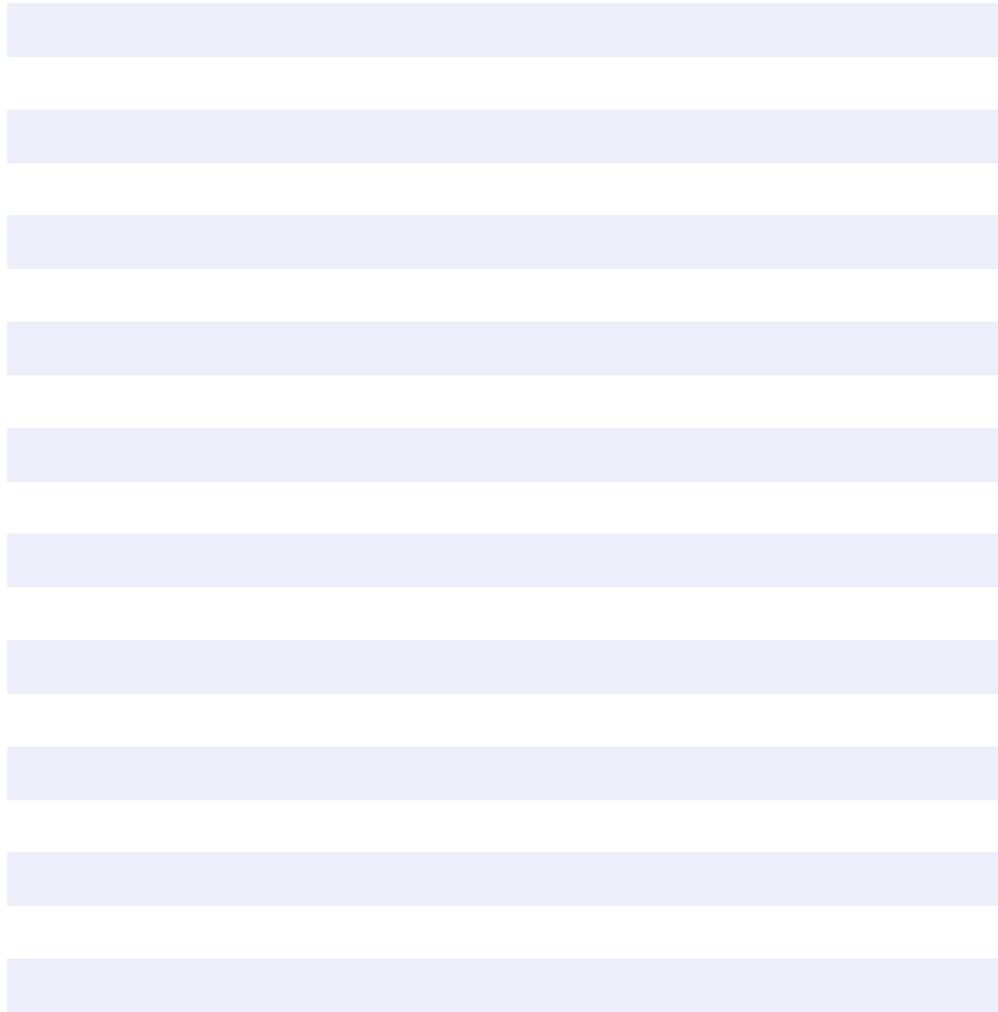
Cont'd attempts collect debt not owed

Debt resulted from identity theft

Consumer Complaints



Consumer Complaints



Consumer Complaints

Nationstar Mortgage	TX	75067		N/A
JPMorgan Chase & Co.	FL	32312		N/A
TCF National Bank	MN	55107		N/A
First National Bank of Omaha	CO	80047		N/A
USAA Savings	FL	33141		N/A
CCS Financial Services, Inc.	IL	60402		N/A
Capital One	TX	76542		N/A
Encore Capital Group	NY	10458		N/A
Wells Fargo & Company	FL	33173		N/A
Wells Fargo & Company	DE	19904	Older American	N/A
Synchrony Financial	KY	41005		N/A
Bank of America	NC	28326	Servicemember	N/A
Experian	CA	93406	Servicemember	N/A
Caliber Home Loans, Inc	NY	11701		N/A
Wells Fargo & Company	FL	34119		N/A
Ocwen	MO	64053		N/A
JPMorgan Chase & Co.	CO	80127		N/A
BB&T Financial	NC	27615		N/A
Experian	CA	94501		N/A
Bank of America	CA	90272		N/A
Security Credit Services, LLC	FL	33140	Servicemember	N/A

Consumer Complaints

Referral	08/19/2013	Closed with explanation	Yes
Referral	08/19/2013	Closed with explanation	Yes
Web	08/23/2013	Closed with non-monetary relief	Yes
Referral	08/26/2013	Closed with explanation	Yes
Referral	08/26/2013	Closed with explanation	Yes
Referral	08/14/2013	Closed with non-monetary relief	Yes
Postal mail	09/04/2013	Closed with explanation	Yes
Referral	08/14/2013	Closed with explanation	Yes
Referral	08/19/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with explanation	Yes
Web	08/23/2013	Closed with explanation	Yes
Postal mail	08/19/2013	Closed with explanation	Yes
Web	10/02/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with explanation	Yes
Postal mail	08/12/2013	Closed with explanation	Yes
Web	12/11/2013	Closed	Yes
Referral	08/07/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with explanation	Yes
Postal mail	08/26/2013	Closed with explanation	Yes
Web	08/16/2013	Closed with explanation	Yes
Web	08/19/2013	Closed with explanation	Yes

Consumer Complaints

No	490852
No	490853
No	502110
No	503723
No	502791
No	486389
No	484610
No	486382
No	490855
Yes	486391
No	502792
No	493596
No	508381
No	484587
Yes	486396
Yes	501984
No	474758
Yes	486399
No	486403
No	489025
No	493611

Consumer Complaints

08/10/2013	Credit card	
08/29/2013	Mortgage	Other mortgage
08/16/2013	Mortgage	Home equity loan or line of credit
08/10/2013	Credit reporting	
08/10/2013	Mortgage	Home equity loan or line of credit
08/05/2013	Mortgage	FHA mortgage
08/23/2013	Mortgage	Conventional fixed mortgage
08/29/2013	Mortgage	Other mortgage
08/10/2013	Mortgage	Home equity loan or line of credit
08/10/2013	Credit card	
08/10/2013	Credit reporting	
08/05/2013	Credit reporting	
08/29/2013	Mortgage	Conventional fixed mortgage
08/23/2013	Consumer Loan	Installment loan
08/16/2013	Mortgage	Conventional fixed mortgage
08/29/2013	Mortgage	Other mortgage
08/10/2013	Student loan	Non-federal student loan
08/10/2013	Credit reporting	
08/16/2013	Mortgage	Conventional fixed mortgage
08/10/2013	Debt collection	I do not know
08/10/2013	Credit reporting	

Consumer Complaints

Transaction issue

Loan modification,collection,foreclosure

Loan servicing, payments, escrow account

Incorrect information on credit report Information is not mine

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Loan servicing, payments, escrow account

Loan modification,collection,foreclosure

Advertising and marketing

Incorrect information on credit report Information is not mine

Incorrect information on credit report Public record

Loan servicing, payments, escrow account

Taking out the loan or lease

Credit decision / Underwriting

Loan modification,collection,foreclosure

Repaying your loan Repaying your loan

Incorrect information on credit report Account terms

Loan modification,collection,foreclosure

Disclosure verification of debt Not given enough info to verify debt

Incorrect information on credit report Account status

Consumer Complaints



Consumer Complaints



Consumer Complaints

Synchrony Financial	GA	30470		N/A
PHH Mortgage	TX	76542	Servicemember	N/A
U.S. Bancorp	NC	27262	Older American	N/A
Resurgent Capital Services L.P.	TX	78664		N/A
Bank of America	NJ	07470		N/A
Wells Fargo & Company	UT	84047		N/A
Ditech Financial LLC	PA	17569		N/A
Citibank	OH	44108		N/A
JPMorgan Chase & Co.	TX	77479		N/A
Barclays PLC	CA	93561		N/A
Experian	NY	10013	Older American	N/A
TransUnion Intermediate Holdings, Inc.	MA	01030		N/A
Ocwen	NY	12850		N/A
PNC Bank N.A.	OH	45065		N/A
JPMorgan Chase & Co.	NV	89129		N/A
Bank of America	NJ	08857		N/A
Nelnet	ME	04691		N/A
Experian	IL	61616		N/A
Bayview Loan Servicing, LLC	IL	60505	Servicemember	N/A
Suttell, Hammer & White, P.S	WA	98310		N/A
TransUnion Intermediate Holdings, Inc.	WA	98292		N/A

Consumer Complaints

Web	08/10/2013	Closed with explanation	Yes
Referral	08/30/2013	Closed with explanation	Yes
Phone	08/19/2013	Closed with explanation	Yes
Postal mail	08/14/2013	Closed with explanation	Yes
Referral	08/13/2013	Closed with explanation	Yes
Web	08/07/2013	Closed with explanation	Yes
Web	08/26/2013	Closed with explanation	Yes
Referral	08/29/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with explanation	Yes
Web	08/10/2013	Closed with explanation	Yes
Web	08/10/2013	Closed with non-monetary relief	Yes
Web	08/09/2013	Closed with explanation	Yes
Web	08/30/2013	Closed with explanation	Yes
Referral	08/26/2013	Closed with explanation	Yes
Web	08/16/2013	Closed with explanation	Yes
Postal mail	09/27/2013	Closed with explanation	Yes
Referral	08/12/2013	Closed with explanation	Yes
Postal mail	08/26/2013	Closed with non-monetary relief	Yes
Web	08/19/2013	Closed with explanation	Yes
Referral	09/25/2013	Closed with explanation	Yes
Referral	08/21/2013	Closed with explanation	Yes

Consumer Complaints

No	486408
No	509679
Yes	493186
No	484733
Yes	486420
No	474566
Yes	502823
No	509237
No	486904
No	486426
Yes	486427
No	474573
No	508913
No	503735
No	493435
No	508917
No	486434
No	486435
No	493640
No	486437
Yes	486607

Consumer Complaints

08/05/2013	Student loan	Non-federal student loan
08/23/2013	Debt collection	Auto
08/23/2013	Credit reporting	
08/05/2013	Mortgage	Other mortgage
08/16/2013	Credit card	
08/16/2013	Consumer Loan	Installment loan
08/10/2013	Credit reporting	
08/10/2013	Credit card	
08/29/2013	Credit reporting	
08/05/2013	Mortgage	Conventional fixed mortgage
08/10/2013	Debt collection	I do not know
08/10/2013	Bank account or service	Checking account
08/10/2013	Mortgage	Other mortgage
08/10/2013	Credit card	
08/16/2013	Mortgage	VA mortgage
08/16/2013	Mortgage	Conventional fixed mortgage
08/16/2013	Debt collection	Credit card
08/29/2013	Credit card	
08/16/2013	Bank account or service	Checking account
08/10/2013	Mortgage	Conventional fixed mortgage

Consumer Complaints

Problems when you are unable to pay Problems when you are unable to pay

Taking/threatening an illegal action Sued where didn't live/sign for debt

Incorrect information on credit report Information is not mine

Loan modification, collection, foreclosure

Credit card protection / Debt protection

Managing the loan or lease

Unable to get credit report/credit score Problem getting my free annual report

Other

Unable to get credit report/credit score Problem getting report or credit score

Loan modification, collection, foreclosure

Disclosure verification of debt Not given enough info to verify debt

Making/receiving payments, sending money

Loan modification, collection, foreclosure

Closing/Cancelling account

Application, originator, mortgage broker

Loan modification, collection, foreclosure

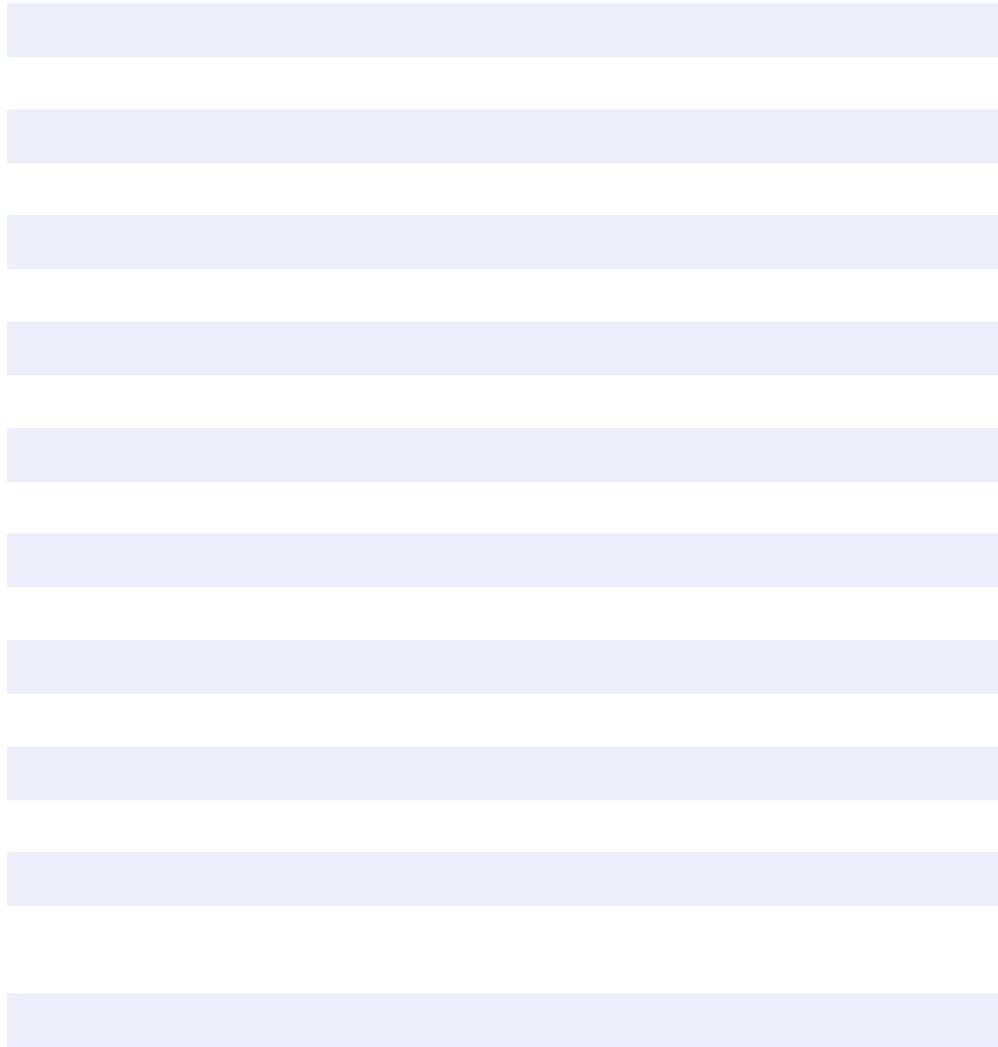
Cont'd attempts collect debt not owed Debt was paid

APR or interest rate

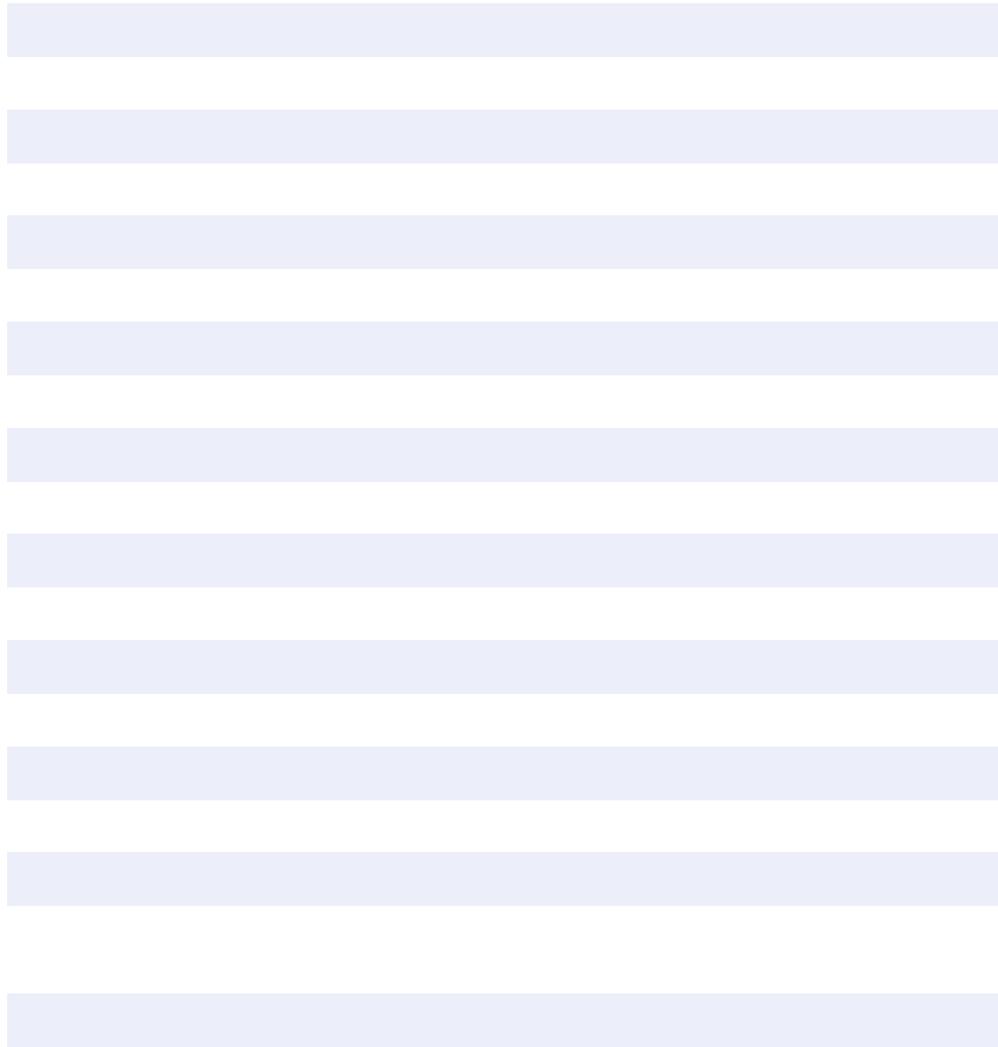
Deposits and withdrawals

Loan modification, collection, foreclosure

Consumer Complaints



Consumer Complaints



Consumer Complaints

JPMorgan Chase & Co.	NY	10467		N/A
BBVA Compass	GA	30040		N/A
TransUnion Intermediate Holdings, Inc.	FL	32404		N/A
Bank of America	GA	30680		N/A
Barclays PLC	KS	67460	Older American	N/A
HSBC North America Holdings Inc.	MD	21930		N/A
TransUnion Intermediate Holdings, Inc.	NJ	07024	Older American	N/A
JPMorgan Chase & Co.	TX	75007		N/A
Equifax	FL	34221	Older American	N/A
Wells Fargo & Company	IL	60503		N/A
Dynamic Recovery Solutions, LLC	NY	13502		N/A
Wells Fargo & Company	TN	37135		N/A
Ocwen	NY	11757		N/A
Bank of America	MD	21601		N/A
U.S. Bancorp	AZ	85305	Servicemember	N/A
Bank of America	AZ	85306		N/A
Synchrony Financial	FL	33610		N/A
Capital One	PA	15442		N/A
M&T Bank Corporation	DE	19713	Older American, Servicemember	N/A
Nationstar Mortgage	WA	98032		N/A

Consumer Complaints

Phone	08/08/2013	Closed with explanation	Yes
Web	08/23/2013	Closed with explanation	Yes
Referral	09/12/2013	Closed with explanation	Yes
Web	08/08/2013	Closed with explanation	Yes
Web	08/16/2013	Closed with explanation	Yes
Web	08/16/2013	Closed with explanation	Yes
Referral	08/14/2013	Closed with non-monetary relief	Yes
Postal mail	08/21/2013	Closed with non-monetary relief	Yes
Web	08/29/2013	Closed with non-monetary relief	Yes
Web	08/08/2013	Closed with explanation	Yes
Referral	08/20/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with explanation	Yes
Postal mail	08/13/2013	Closed with explanation	Yes
Web	08/10/2013	Closed with explanation	Yes
Web	08/19/2013	Closed with explanation	Yes
Web	08/19/2013	Closed with explanation	Yes
Web	08/15/2013	Closed with explanation	Yes
Postal mail	08/30/2013	Closed with monetary relief	Yes
Phone	08/19/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with explanation	Yes

Consumer Complaints

No	474588
Yes	502836
No	502790
No	473106
No	493450
No	493451
No	484662
No	486433
Yes	508939
No	474598
Yes	486446
No	484744
Yes	486449
No	486450
Yes	493133
No	493459
Yes	493461
No	508942
No	493666
Yes	486453

Consumer Complaints

08/10/2013	Mortgage	Other mortgage
08/16/2013	Credit reporting	
08/29/2013	Debt collection	Federal student loan
08/10/2013	Mortgage	Other mortgage
08/29/2013	Debt collection	I do not know
08/29/2013	Bank account or service	Checking account
08/16/2013	Credit card	
08/05/2013	Mortgage	FHA mortgage
08/05/2013	Mortgage	Conventional fixed mortgage
08/16/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/16/2013	Debt collection	Credit card
08/16/2013	Bank account or service	Checking account
08/29/2013	Credit reporting	
08/05/2013	Debt collection	Auto
08/10/2013	Credit reporting	
08/29/2013	Mortgage	Other mortgage
08/23/2013	Credit card	
08/10/2013	Mortgage	FHA mortgage
08/16/2013	Bank account or service	Checking account
08/16/2013	Mortgage	Other mortgage
08/10/2013	Credit card	
08/23/2013	Credit reporting	

Consumer Complaints

Loan modification, collection, foreclosure

Incorrect information on credit report

Account terms

Cont'd attempts collect debt not owed

Debt was paid

Loan servicing, payments, escrow account

Cont'd attempts collect debt not owed

Debt is not mine

Account opening, closing, or management

Payoff process

Loan servicing, payments, escrow account

Loan modification, collection, foreclosure

Improper contact or sharing of info

Talked to a third party about my debt

Disclosure verification of debt

Not given enough info to verify debt

Account opening, closing, or management

Incorrect information on credit report

Information is not mine

Improper contact or sharing of info

Contacted employer after asked not to

Credit monitoring or identity protection

Account terms and changes

Loan modification, collection, foreclosure

Customer service / Customer relations

Loan modification, collection, foreclosure

Account opening, closing, or management

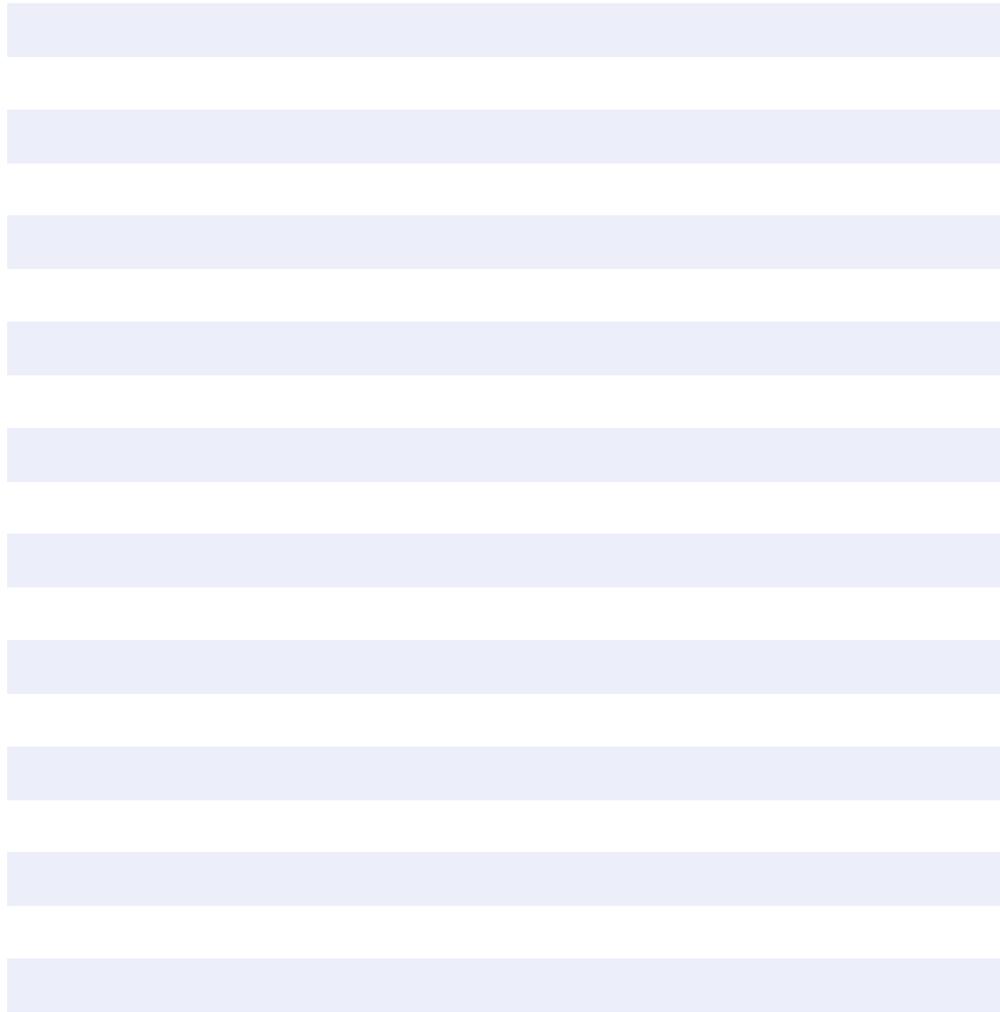
Loan servicing, payments, escrow account

Other

Incorrect information on credit report

Information is not mine

Consumer Complaints



Consumer Complaints



Consumer Complaints

Flagstar Bank	MI	48382		N/A
TransUnion Intermediate Holdings, Inc.	AZ	85374		N/A
Alorica Inc.	OH	44118		N/A
Bank of America	OH	45056	Older American	N/A
Encore Capital Group	MN	55346	Older American	N/A
SunTrust Banks, Inc.	FL	32209		N/A
Amex	MT	59912		N/A
Dovenmuehle Mortgage Inc.	TX	78717		N/A
Bank of America	TX	75169		N/A
ACE Cash Express Inc.	TX	75134		N/A
Resurgent Capital Services L.P.	TX	76240	Servicemember	N/A
HSBC North America Holdings Inc.			Older American	N/A
TransUnion Intermediate Holdings, Inc.	NY	13210		N/A
Commercial Recovery Systems	VA	23801	Servicemember	N/A
Experian	VA	22039		N/A
Ditech Financial LLC	WA	98338		N/A
Citibank	DC	20002		N/A
Bank of America	TN	37343	Older American	N/A
Fifth Third Financial Corporation	IL	60451		N/A
Wells Fargo & Company	CA	94112	Older American	N/A
Capital One	NV	89141		N/A
Equifax	FL	32720		N/A

Consumer Complaints

Fax	08/13/2013	Closed with explanation	Yes
Postal mail	01/13/2014	Closed with explanation	Yes
Fax	08/29/2013	Closed with explanation	Yes
Fax	08/13/2013	Closed with explanation	Yes
Web	08/30/2013	Closed with explanation	Yes
Phone	08/30/2013	Closed with monetary relief	Yes
Web	08/16/2013	Closed with explanation	Yes
Web	08/07/2013	Closed with explanation	Yes
Web	08/07/2013	Closed with non-monetary relief	Yes
Web	08/16/2013	Closed with explanation	Yes
Web	08/16/2013	Closed with explanation	Yes
Web	08/16/2013	Closed with explanation	No
Postal mail	09/16/2013	Closed with explanation	Yes
Web	08/05/2013	Closed	Yes
Web	08/10/2013	Closed with explanation	Yes
Referral	09/18/2013	Closed with explanation	Yes
Web	08/23/2013	Closed with explanation	Yes
Web	08/14/2013	Closed with explanation	Yes
Web	08/19/2013	Closed with monetary relief	Yes
Referral	08/20/2013	Closed with explanation	Yes
Web	08/10/2013	Closed with explanation	Yes
Referral	08/26/2013	Closed with non-monetary relief	Yes

Consumer Complaints

No	484603
No	493108
No	508445
No	484594
Yes	508952
No	508963
No	493475
No	474627
Yes	475284
Yes	493477
Yes	493635
	493484
No	508972
No	474563
No	486472
No	508960
No	502009
Yes	486479
No	493637
Yes	493087
No	486483
Yes	502887

Consumer Complaints

08/29/2013	Mortgage	Other mortgage
08/16/2013	Mortgage	Home equity loan or line of credit
08/10/2013	Credit reporting	
08/10/2013	Mortgage	Other mortgage
08/23/2013	Mortgage	FHA mortgage
08/16/2013	Bank account or service	Other bank product/service
08/11/2013	Bank account or service	Checking account
08/11/2013	Bank account or service	Checking account
08/29/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/05/2013	Credit card	
08/11/2013	Credit reporting	
08/16/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/11/2013	Mortgage	Conventional fixed mortgage
08/16/2013	Mortgage	Other mortgage
08/29/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/16/2013	Bank account or service	Checking account
08/23/2013	Credit card	
08/11/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/16/2013	Bank account or service	Savings account
08/16/2013	Credit card	
08/11/2013	Mortgage	FHA mortgage

Consumer Complaints

Loan servicing, payments, escrow account

Settlement process and costs

Incorrect information on credit report

Account status

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Account opening, closing, or management

Using a debit or ATM card

Using a debit or ATM card

Cont'd attempts collect debt not owed

Debt is not mine

Credit line increase/decrease

Incorrect information on credit report

Account status

False statements or representation

Attempted to collect wrong amount

Loan modification, collection, foreclosure

Loan servicing, payments, escrow account

Disclosure verification of debt

Not given enough info to verify debt

Problems caused by my funds being low

Billing disputes

Loan modification, collection, foreclosure

Account opening, closing, or management

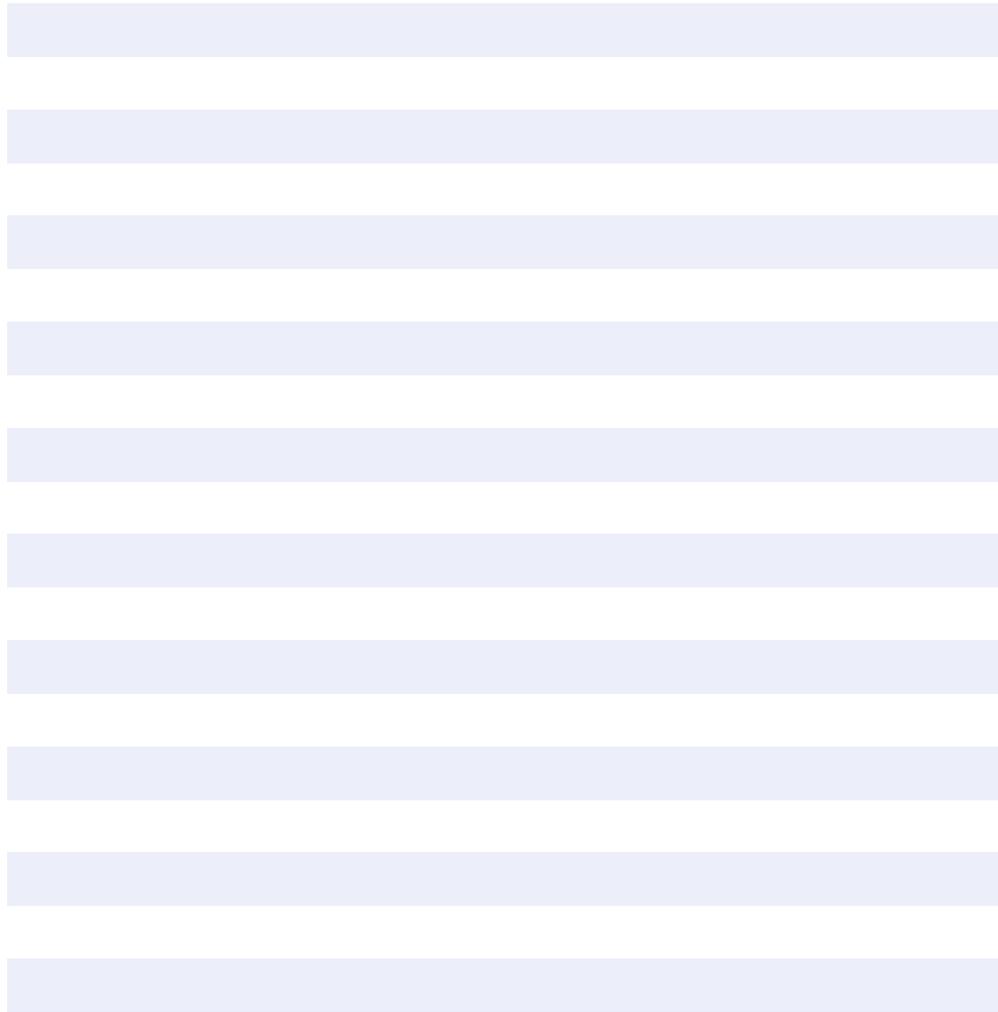
Closing/Cancelling account

Loan modification, collection, foreclosure

Consumer Complaints



Consumer Complaints



Consumer Complaints

JPMorgan Chase & Co.	MO	63089		N/A
Quicken Loans	MA	02052	Older American	N/A
Equifax	TN	38118		N/A
Bank of America	SC	29492		N/A
Ocwen	LA	70128		N/A
FirstMerit Bank	IL	60707		N/A
Bank of America	NV	89108		N/A
Astoria Bank	NY	11102		N/A
North Shore Agency, LLC	MD	20817	Older American	N/A
JPMorgan Chase & Co.	NY	14227		N/A
Experian	NY	12603		N/A
Credit Bureau of Napa	CA	90604		N/A
Citibank	MI	49079		N/A
JPMorgan Chase & Co.	IA	52240		N/A
Williams & Fudge, Inc	NY	11417		N/A
Santander Bank US	MA	02703		N/A
Capital One	CA	94568		N/A
Bank of America	OR	97487		N/A
Wells Fargo & Company	TX	77024		N/A
Portfolio Recovery Associates, Inc.	CA	95355		N/A
PNC Bank N.A.	MI	49519		N/A

Consumer Complaints

Referral	08/30/2013	Closed with explanation	Yes
Phone	08/19/2013	Closed with explanation	Yes
Web	08/10/2013	Closed with non-monetary relief	Yes
Web	08/13/2013	Closed with explanation	Yes
Web	08/26/2013	Closed with explanation	Yes
Referral	08/20/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with explanation	Yes
Web	08/14/2013	Closed with explanation	Yes
Phone	10/17/2013	Closed with explanation	Yes
Web	08/07/2013	Closed with explanation	Yes
Web	08/15/2013	Closed with explanation	Yes
Fax	08/19/2013	Closed with non-monetary relief	Yes
Web	08/14/2013	Closed with explanation	Yes
Referral	08/19/2013	Closed with explanation	Yes
Referral	10/02/2013	Closed with explanation	Yes
Phone	08/19/2013	Closed with monetary relief	Yes
Referral	08/26/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with explanation	Yes
Web	08/19/2013	Closed with explanation	Yes
Web	08/19/2013	Closed with non-monetary relief	Yes
Web	08/13/2013	Closed with explanation	Yes

Consumer Complaints

No	508982
No	493700
No	486485
No	486488
No	502897
No	494715
No	486492
No	486495
No	508993
No	474666
No	485150
Yes	493504
Yes	486503
No	493593
No	509009
No	493749
No	502928
No	486510
Yes	493518
No	493756
No	486645

Consumer Complaints

08/23/2013	Debt collection	Credit card
08/05/2013	Consumer Loan	Vehicle loan
08/16/2013	Bank account or service	Checking account
08/11/2013	Credit card	
08/11/2013	Mortgage	Conventional fixed mortgage
08/05/2013	Mortgage	Conventional fixed mortgage
08/11/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/05/2013	Debt collection	Mortgage
08/16/2013	Mortgage	Other mortgage
08/16/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/05/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/11/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/23/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/16/2013	Mortgage	Conventional fixed mortgage
08/11/2013	Mortgage	Conventional fixed mortgage
08/16/2013	Bank account or service	Other bank product/service
08/23/2013	Consumer Loan	Installment loan
08/29/2013	Credit reporting	
08/05/2013	Mortgage	Conventional fixed mortgage
08/16/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/29/2013	Mortgage	Conventional fixed mortgage

Consumer Complaints

Taking/threatening an illegal action	Sued where didn't live/sign for debt
Managing the loan or lease	
Deposits and withdrawals	
Credit determination	
Loan servicing, payments, escrow account	
Credit decision / Underwriting	
Loan servicing, payments, escrow account	
Cont'd attempts collect debt not owed	Debt is not mine
Application, originator, mortgage broker	
Cont'd attempts collect debt not owed	Debt is not mine
Loan servicing, payments, escrow account	
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt is not mine
Application, originator, mortgage broker	
Loan modification, collection, foreclosure	
Account opening, closing, or management	
Problems when you are unable to pay	
Unable to get credit report/credit score	Problem getting report or credit score
Loan modification, collection, foreclosure	
Loan servicing, payments, escrow account	
Application, originator, mortgage broker	

Consumer Complaints



Consumer Complaints



Consumer Complaints

Peroutka, Miller, Klima & Peters, P.A.	MD	20866		N/A
Credit Acceptance Corporation	KY	40475		N/A
Citibank	IL	60515		N/A
Citibank	TX	77068		N/A
Bank of America	CA	92557		N/A
Wells Fargo & Company	FL	34655		N/A
Ocwen	NJ	08343		N/A
Wells Fargo & Company	PA	19006		N/A
Bank of America	NV	89706	Older American	N/A
Convergent Resources, Inc.	TX	75063		N/A
Bank of America	VA	23111		N/A
Encore Capital Group	FL	32259		N/A
Expert Global Solutions, Inc.	OH	45243		N/A
Citibank	FL	33172		N/A
Bank of America	NJ	07307		N/A
BNY Mellon	MA	02779		N/A
CashCall, Inc.	NY	11233		N/A
Equifax	CA	93436		N/A
Ocwen	OH	44039		N/A
Ocwen	VA	22310	Older American	N/A
Select Portfolio Servicing, Inc	FL	33146		N/A

Consumer Complaints

Phone	08/30/2013	Closed with explanation	Yes
Phone	08/09/2013	Closed with explanation	Yes
Referral	08/19/2013	Closed with explanation	Yes
Web	08/11/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with explanation	Yes
Web	08/08/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with explanation	Yes
Referral	08/09/2013	Closed with explanation	Yes
Fax	08/19/2013	Closed with non-monetary relief	Yes
Web	08/16/2013	Closed with explanation	Yes
Web	08/07/2013	Closed with explanation	Yes
Web	08/11/2013	Closed with explanation	Yes
Referral	10/10/2013	Closed with explanation	Yes
Web	08/20/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with explanation	Yes
Referral	10/18/2013	Closed with explanation	Yes
Web	08/26/2013	Closed with explanation	Yes
Referral	09/17/2013	Closed with explanation	Yes
Web	08/07/2013	Closed with explanation	Yes
Phone	08/19/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with explanation	Yes

Consumer Complaints

No	502931
Yes	480426
No	493520
Yes	486517
No	486518
No	474701
No	486519
No	474654
Yes	493773
No	493531
No	474710
No	486527
No	502949
No	493776
No	486076
No	493779
Yes	502951
No	509055
No	474597
No	493539
No	508446

Consumer Complaints

08/29/2013	Credit reporting	
08/05/2013	Mortgage	FHA mortgage
08/11/2013	Credit card	
08/16/2013	Credit reporting	
08/16/2013	Credit card	
08/23/2013	Bank account or service	Other bank product/service
08/16/2013	Mortgage	Other mortgage
08/29/2013	Credit reporting	
08/11/2013	Student loan	Non-federal student loan
08/11/2013	Credit reporting	
08/11/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/23/2013	Mortgage	Conventional fixed mortgage
08/11/2013	Debt collection	Credit card
08/16/2013	Credit reporting	
08/11/2013	Mortgage	Conventional fixed mortgage
08/11/2013	Credit card	
08/23/2013	Debt collection	I do not know
08/29/2013	Credit reporting	
08/11/2013	Mortgage	Other mortgage
08/16/2013	Mortgage	Other mortgage
08/05/2013	Mortgage	FHA mortgage

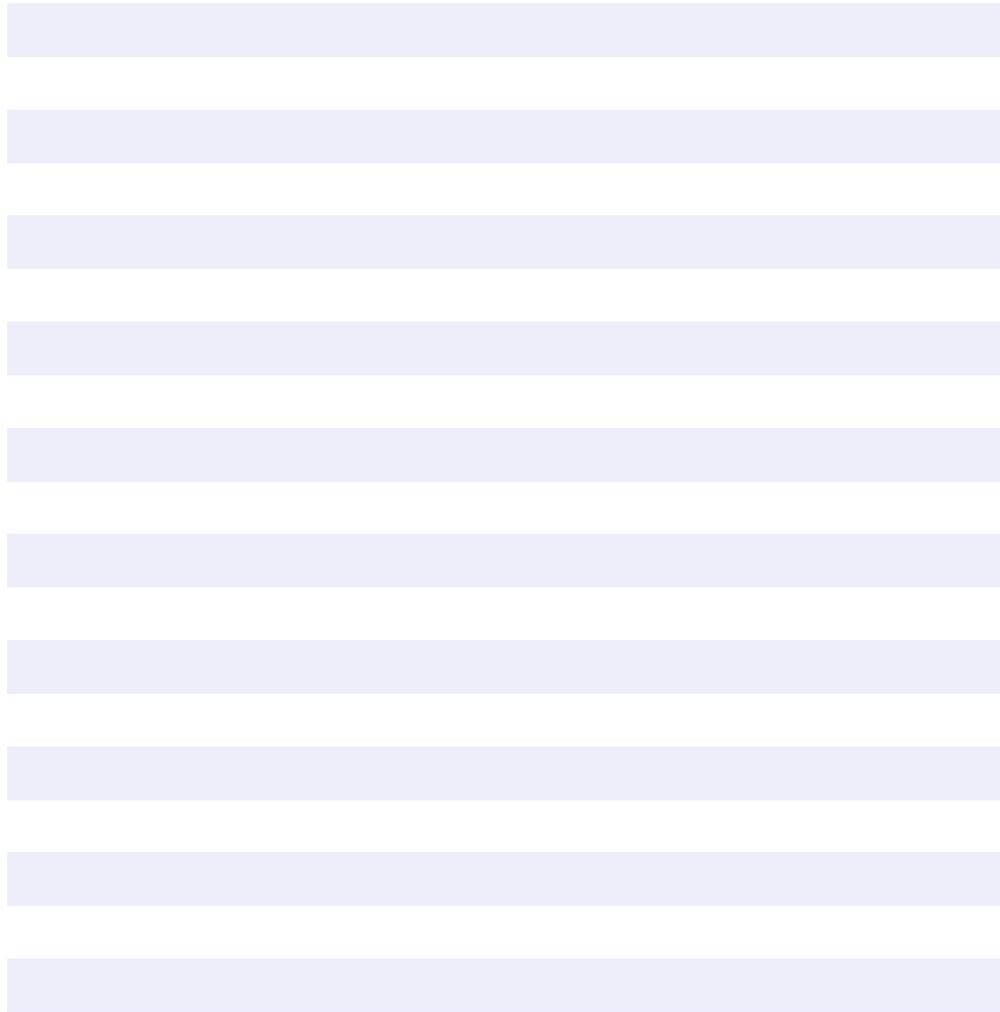
Consumer Complaints

Credit reporting company's investigation	Problem with statement of dispute
Loan modification, collection, foreclosure	
Other	
Credit reporting company's investigation	No notice of investigation status/result
Billing disputes	
Making/receiving payments, sending money	
Loan servicing, payments, escrow account	
Unable to get credit report/credit score	Problem getting report or credit score
Problems when you are unable to pay	Problems when you are unable to pay
Credit reporting company's investigation	No notice of investigation status/result
Loan servicing, payments, escrow account	
Loan modification, collection, foreclosure	
Cont'd attempts collect debt not owed	Debt was paid
Incorrect information on credit report	Account terms
Loan servicing, payments, escrow account	
APR or interest rate	
Disclosure verification of debt	Not given enough info to verify debt
Unable to get credit report/credit score	Problem getting report or credit score
Credit decision / Underwriting	
Loan servicing, payments, escrow account	
Loan modification, collection, foreclosure	

Consumer Complaints



Consumer Complaints



Consumer Complaints

Equifax	NJ	07885		N/A
Nationstar Mortgage	GA	30315		N/A
Santander Bank US	NJ	08701	Older American	N/A
TransUnion Intermediate Holdings, Inc.	ID	83644		N/A
JPMorgan Chase & Co.	FL	33312		N/A
Deutsche Bank	NY	12522		N/A
Nationstar Mortgage	CA	95953		N/A
TransUnion Intermediate Holdings, Inc.	SC	29609		N/A
Navient Solutions, Inc.	MO	63012		N/A
TransUnion Intermediate Holdings, Inc.	CA	92683		N/A
Nationstar Mortgage	CA	95205	Servicemember	N/A
Ditech Financial LLC	VA	22901		N/A
Encore Capital Group	CA	95758		N/A
Equifax	LA	70458		N/A
Nationstar Mortgage	OR	97223		N/A
Amex	NY	10952		N/A
American Coradius International LLC	TX	75013		N/A
Experian	SC	29609		N/A
Navy FCU	MD	21133		N/A
Freedom Mortgage	FL	32824		N/A
JPMorgan Chase & Co.	IL	61865		N/A

Consumer Complaints

Web	08/29/2013	Closed with non-monetary relief	Yes
Web	08/08/2013	Closed with explanation	Yes
Web	08/11/2013	Closed with explanation	Yes
Web	08/16/2013	Closed with non-monetary relief	Yes
Referral	08/19/2013	Closed with non-monetary relief	Yes
Web	08/28/2013	Closed	No
Referral	08/20/2013	Closed with explanation	Yes
Web	08/29/2013	Closed with non-monetary relief	Yes
Web	08/12/2013	Closed with non-monetary relief	Yes
Web	08/11/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with explanation	Yes
Web	08/28/2013	Closed with explanation	Yes
Web	08/11/2013	Closed with explanation	Yes
Web	08/16/2013	Closed with non-monetary relief	Yes
Web	08/13/2013	Closed with explanation	Yes
Web	08/11/2013	Closed with explanation	Yes
Referral	08/26/2013	Closed with explanation	Yes
Web	08/29/2013	Closed with non-monetary relief	Yes
Web	08/14/2013	Closed with explanation	Yes
Referral	08/19/2013	Closed with explanation	Yes
Web	08/08/2013	Closed with explanation	Yes

Consumer Complaints

Yes	508493
No	474734
No	486548
Yes	493149
No	493703
	502968
Yes	493059
No	509079
No	486552
No	486553
No	486556
No	501406
Yes	484802
No	493814
No	486558
No	484650
No	502986
No	509080
Yes	486559
No	493753
No	474754

Consumer Complaints

08/11/2013	Mortgage	Other mortgage
08/16/2013	Credit card	
08/11/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/05/2013	Bank account or service	Checking account
08/16/2013	Credit card	
08/16/2013	Credit card	
08/16/2013	Mortgage	Other mortgage
08/12/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/16/2013	Mortgage	Other mortgage
08/23/2013	Mortgage	Reverse mortgage
08/12/2013	Debt collection	Credit card
08/16/2013	Consumer Loan	Vehicle loan
08/16/2013	Mortgage	Home equity loan or line of credit
08/12/2013	Mortgage	FHA mortgage
08/12/2013	Credit card	
08/23/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/05/2013	Mortgage	Other mortgage
08/12/2013	Mortgage	Conventional fixed mortgage

Consumer Complaints

Loan modification,collection,foreclosure

Closing/Cancelling account

Cont'd attempts collect debt not owed

Debt is not mine

Account opening, closing, or management

Other

Advertising and marketing

Other

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

False statements or representation

Attempted to collect wrong amount

Taking out the loan or lease

Loan servicing, payments, escrow account

Loan servicing, payments, escrow account

Identity theft / Fraud / Embezzlement

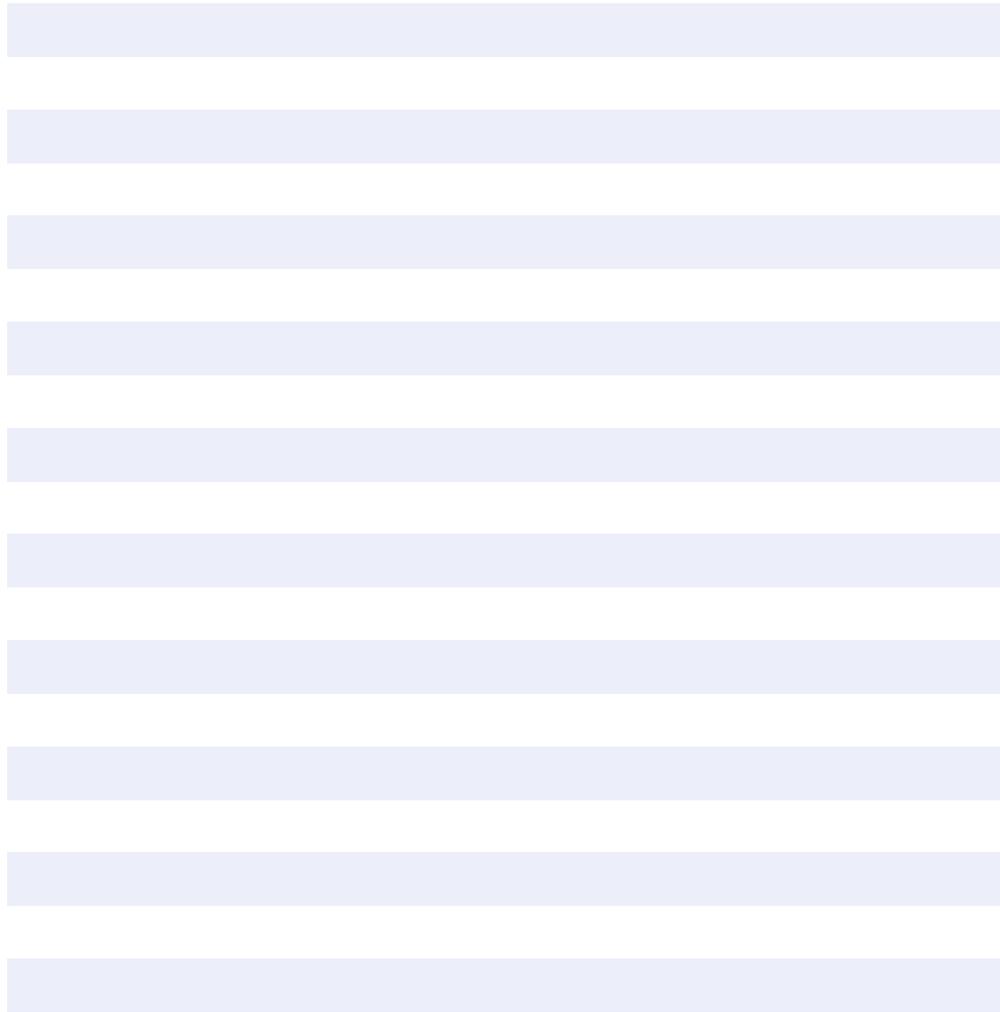
Disclosure verification of debt

Not given enough info to verify debt

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Consumer Complaints



Consumer Complaints



Consumer Complaints

Bank of America	PA	17402		N/A
TCF National Bank	IL	60615		N/A
Afni, Inc.	MN	55779		N/A
SunTrust Banks, Inc.	FL	32164		N/A
Wells Fargo & Company	CA	94605		N/A
HSBC North America Holdings Inc.	NY	11206		N/A
Ocwen	DE	19803		N/A
Bank of America	CA	91355		N/A
M&T Bank Corporation	NJ	07740	Older American	N/A
Nationstar Mortgage	CA	90260	Older American	N/A
Wells Fargo & Company	FL	33324		N/A
Wells Fargo & Company	OR	97760		N/A
CIT Bank National Association	TX	79902		N/A
JPMorgan Chase & Co.	CA	95961	Servicemember	N/A
U.S. Bancorp	CA	95223		N/A
JPMorgan Chase & Co.	CA	91364		N/A
Bank of America	GA	30016	Servicemember	N/A
Synchrony Financial	LA	71227		N/A
New Century Financial Services, Inc.	NY	11933		N/A
Wells Fargo & Company	FL	33173		N/A
Citibank	CA	92677	Older American	N/A

Consumer Complaints

Web	08/13/2013	Closed with explanation	Yes
Referral	08/19/2013	Closed with explanation	Yes
Web	08/11/2013	Closed with explanation	Yes
Web	08/08/2013	Closed with monetary relief	Yes
Phone	08/22/2013	Closed with explanation	Yes
Referral	09/10/2013	Closed with monetary relief	Yes
Postal mail	08/19/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with explanation	Yes
Referral	08/20/2013	Closed with explanation	Yes
Referral	08/20/2013	Closed with explanation	Yes
Referral	08/20/2013	Closed with explanation	Yes
Referral	08/20/2013	Closed with explanation	Yes
Web	09/12/2013	Closed	Yes
Web	08/21/2013	Closed with explanation	Yes
Referral	08/19/2013	Closed with explanation	Yes
Referral	08/20/2013	Closed with monetary relief	Yes
Web	08/13/2013	Closed with explanation	Yes
Web	10/04/2013	Closed with non-monetary relief	Yes
Referral	08/27/2013	Closed with explanation	Yes
Referral	08/08/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with explanation	Yes

Consumer Complaints

No	486568
Yes	493833
No	486572
No	475413
No	493574
No	493840
Yes	494963
No	487183
No	493845
No	493944
No	493850
No	493849
Yes	501354
Yes	487192
No	493802
No	493852
No	487197
No	487198
No	503009
No	466458
No	487201

Consumer Complaints

08/29/2013	Mortgage	Other mortgage
08/23/2013	Bank account or service	Checking account
08/23/2013	Credit card	
08/12/2013	Mortgage	Conventional fixed mortgage
08/12/2013	Debt collection	I do not know
08/12/2013	Bank account or service	Checking account
08/12/2013	Mortgage	Other mortgage
08/29/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/16/2013	Consumer Loan	Vehicle loan
08/16/2013	Credit card	
08/05/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/23/2013	Debt collection	Mortgage
08/12/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/12/2013	Credit reporting	
08/12/2013	Debt collection	Mortgage
08/23/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/05/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/16/2013	Mortgage	Conventional fixed mortgage
08/12/2013	Bank account or service	Checking account
08/29/2013	Mortgage	FHA mortgage

Consumer Complaints

Loan modification,collection,foreclosure

Account opening, closing, or management

Delinquent account

Loan modification,collection,foreclosure

Disclosure verification of debt

Right to dispute notice not received

Deposits and withdrawals

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Managing the loan or lease

Overlimit fee

Loan servicing, payments, escrow account

False statements or representation

Attempted to collect wrong amount

Loan modification,collection,foreclosure

Incorrect information on credit report

Account terms

False statements or representation

Attempted to collect wrong amount

Cont'd attempts collect debt not owed

Debt is not mine

Cont'd attempts collect debt not owed

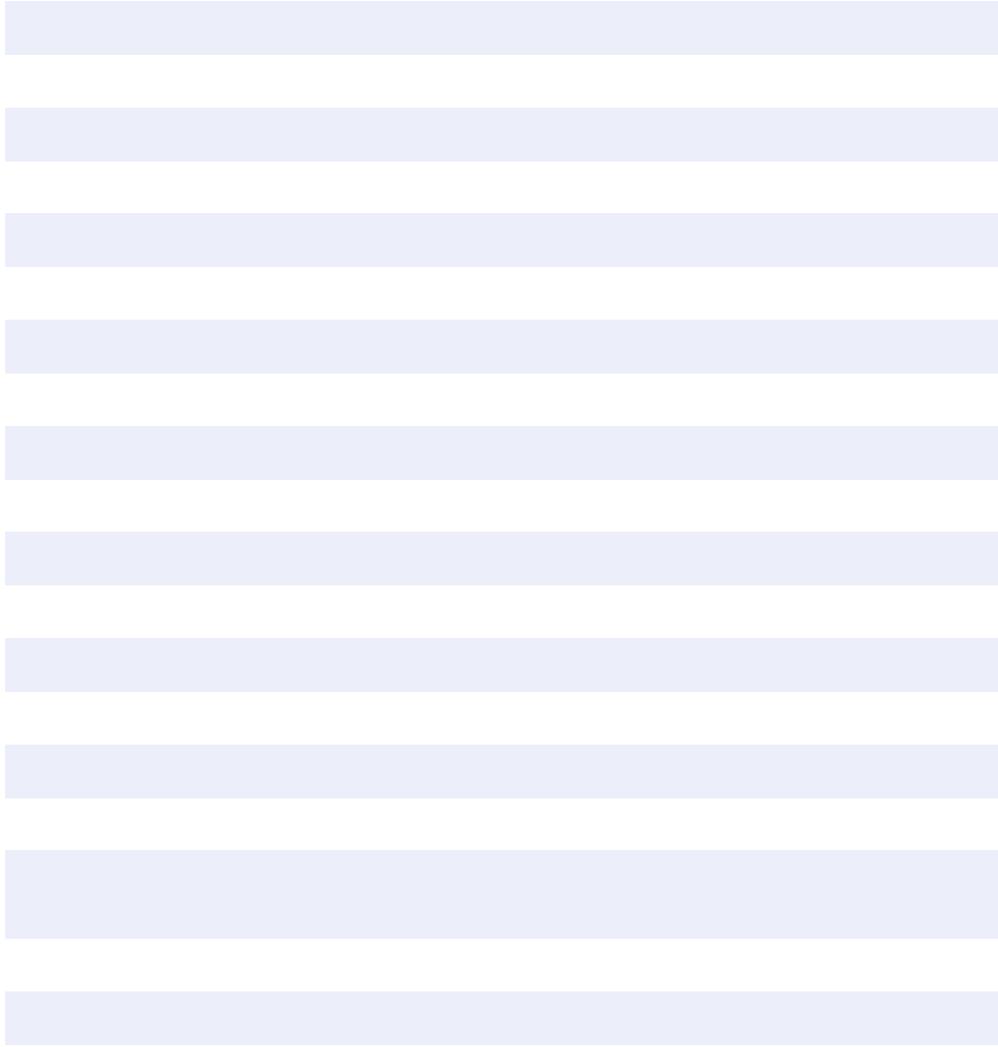
Debt was paid

Loan servicing, payments, escrow account

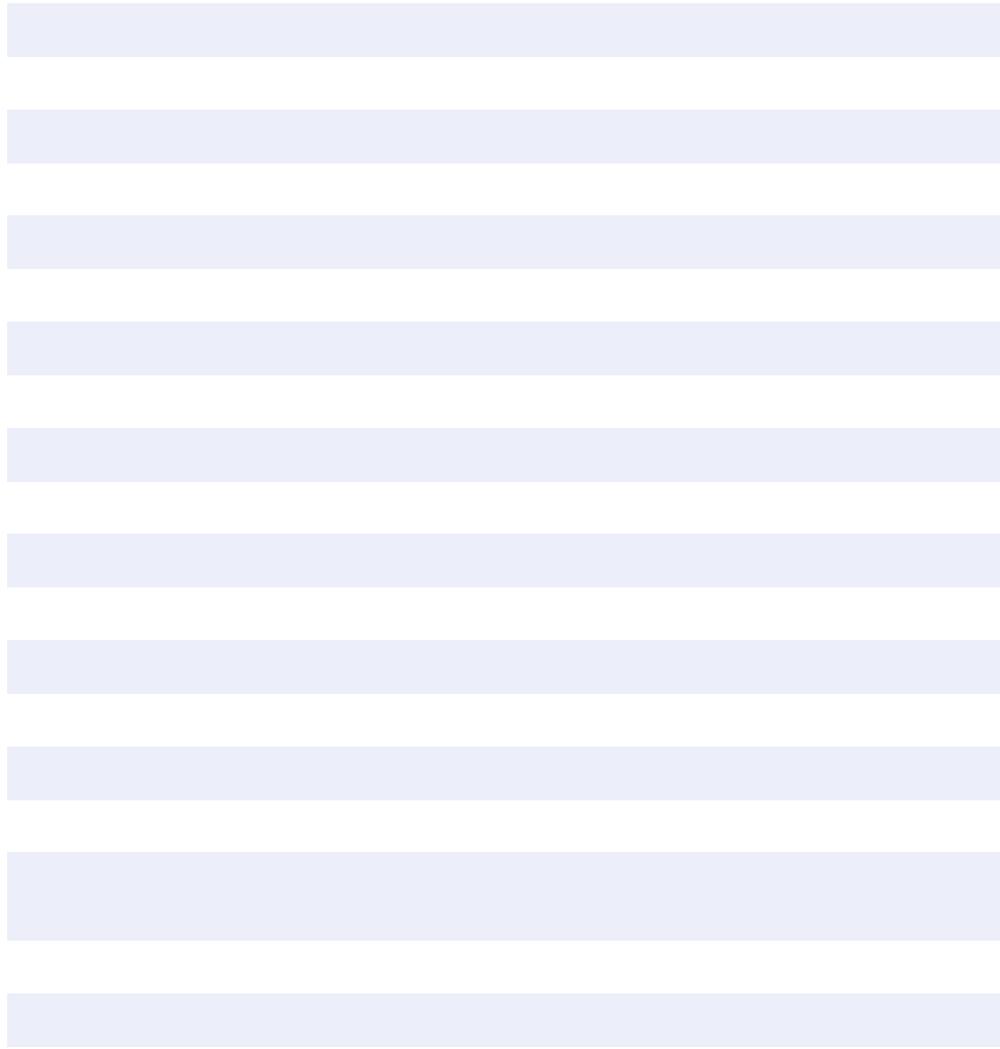
Problems caused by my funds being low

Loan modification,collection,foreclosure

Consumer Complaints



Consumer Complaints



Consumer Complaints

Bank of America	MD	21666		N/A
Capital One	NY	11501		N/A
JPMorgan Chase & Co.	PA	19086		N/A
JPMorgan Chase & Co.	VA	24013		N/A
Ad Astra Recovery Services Inc	CA	91767		N/A
Wells Fargo & Company	CA	91331		N/A
Specialized Loan Servicing LLC	FL	32159	Older American	N/A
Nationstar Mortgage	LA	70570		N/A
Westlake Services, LLC	NV	89506		N/A
Capital One	OR	97435	Older American	N/A
Ocwen	KS	67206	Older American	N/A
Bank of America	NV	89147		N/A
JPMorgan Chase & Co.	NJ	07755		N/A
Equifax	PA	19067	Older American	N/A
Ocwen	CO	80107		N/A
LCS Financial Corporation	NV	89074		N/A
Media Collections, Inc	CA	92672		N/A
Ocwen	NY	14621	Older American, Servicemember	N/A
Bank of America	MA	02301		N/A
Flagstar Bank	TX	75023	Older American	N/A

Consumer Complaints

Web	08/29/2013	Closed with explanation	Yes
Phone	08/30/2013	Closed with explanation	Yes
Web	08/23/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with explanation	Yes
Web	08/12/2013	Closed with explanation	Yes
Web	08/14/2013	Closed with explanation	Yes
Referral	08/13/2013	Closed	Yes
Phone	08/30/2013	Closed with explanation	Yes
Fax	08/20/2013	Closed with explanation	Yes
Web	08/16/2013	Closed with explanation	Yes
Phone	08/07/2013	Closed	Yes
Web	08/27/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with explanation	Yes
Fax	08/23/2013	Closed with non-monetary relief	Yes
Fax	08/21/2013	Closed with explanation	Yes
Referral	08/29/2013	Closed with explanation	Yes
Web	08/07/2013	Closed with non-monetary relief	Yes
Phone	08/19/2013	Closed with explanation	Yes
Fax	08/14/2013	Closed with explanation	Yes
Web	08/30/2013	Closed with explanation	Yes

Consumer Complaints

No	509136
Yes	502050
Yes	501965
No	488612
Yes	487206
Yes	487109
No	487044
No	509146
No	493205
No	493883
No	474805
No	503048
No	487220
No	487112
Yes	487222
No	503061
No	474822
No	493898
No	487225
Yes	509171

Consumer Complaints

09/05/2013	Debt collection	I do not know
08/29/2013	Mortgage	Other mortgage
08/06/2013	Mortgage	Other mortgage
08/29/2013	Mortgage	Other mortgage
08/06/2013	Mortgage	Other mortgage
08/16/2013	Credit reporting	
08/06/2013	Mortgage	Conventional fixed mortgage
08/12/2013	Bank account or service	Checking account
09/05/2013	Mortgage	Conventional fixed mortgage
08/06/2013	Mortgage	Conventional fixed mortgage
08/06/2013	Mortgage	Conventional fixed mortgage
09/05/2013	Credit reporting	
08/23/2013	Credit reporting	
08/29/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/16/2013	Credit reporting	
08/06/2013	Mortgage	Conventional fixed mortgage
09/05/2013	Mortgage	FHA mortgage
08/23/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/23/2013	Debt collection	I do not know
08/06/2013	Mortgage	VA mortgage
09/05/2013	Bank account or service	Checking account
08/06/2013	Bank account or service	Checking account

Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Credit decision / Underwriting	
Loan modification, collection, foreclosure	
Loan modification, collection, foreclosure	
Loan servicing, payments, escrow account	
Incorrect information on credit report	Account status
Loan servicing, payments, escrow account	
Account opening, closing, or management	
Loan modification, collection, foreclosure	
Application, originator, mortgage broker	
Loan modification, collection, foreclosure	
Credit reporting company's investigation	No notice of investigation status/result
Incorrect information on credit report	Account status
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Credit reporting company's investigation	No notice of investigation status/result
Loan servicing, payments, escrow account	
Loan modification, collection, foreclosure	
Cont'd attempts collect debt not owed	Debt was paid
Taking/threatening an illegal action	Attempted to/Collected exempt funds
Loan servicing, payments, escrow account	
Deposits and withdrawals	
Account opening, closing, or management	

Consumer Complaints



Consumer Complaints



Consumer Complaints

AllianceOne Recievables Management	CA	94086		N/A
Wells Fargo & Company	CA	94404		N/A
Citibank	WA	98466		N/A
Citibank	MO	64064		N/A
Ocwen	TN	37407		N/A
Equifax	TX	76085		N/A
Citibank	PA	15207	Older American	N/A
PNC Bank N.A.	IN	46151		N/A
JPMorgan Chase & Co.	NJ	07627		N/A
JPMorgan Chase & Co.	WA	98115		N/A
Seterus, Inc.	CA	95967		N/A
Experian	FL	33308		N/A
TransUnion Intermediate Holdings, Inc.	TX	75025		N/A
Afni, Inc.	MN	55443		N/A
Experian	AZ	85374		N/A
Wells Fargo & Company	GA	31525		N/A
U.S. Bancorp	FL	34689		N/A
Convergent Resources, Inc.	VA	22039	Older American	N/A
Portfolio Recovery Associates, Inc.	CA	92126		N/A
Fifth Third Financial Corporation	AE	09112	Servicemember	N/A
The Huntington National Bank	OH	43119		N/A
JPMorgan Chase & Co.	FL	34639	Servicemember	N/A

Consumer Complaints

Web	09/06/2013	Closed with monetary relief	Yes
Postal mail	09/03/2013	Closed with explanation	Yes
Web	08/07/2013	Closed with explanation	Yes
Referral	08/29/2013	Closed with explanation	Yes
Phone	08/07/2013	Closed with explanation	Yes
Postal mail	09/11/2013	Closed with explanation	Yes
Phone	08/07/2013	Closed with non-monetary relief	Yes
Web	08/13/2013	Closed with monetary relief	Yes
Web	09/06/2013	Closed with explanation	Yes
Web	08/07/2013	Closed with monetary relief	Yes
Web	08/07/2013	Closed with explanation	Yes
Referral	10/08/2013	Closed with non-monetary relief	Yes
Fax	09/04/2013	Closed with non-monetary relief	Yes
Web	08/29/2013	Closed with explanation	Yes
Postal mail	01/13/2014	Closed with explanation	Yes
Web	08/07/2013	Closed with explanation	Yes
Web	09/06/2013	Closed with explanation	Yes
Referral	08/27/2013	Closed with explanation	Yes
Referral	08/27/2013	Closed with non-monetary relief	Yes
Web	08/08/2013	Closed with explanation	Yes
Referral	09/06/2013	Closed with explanation	Yes
Web	08/07/2013	Closed with explanation	Yes

Consumer Complaints

No	516100
No	509195
No	480848
Yes	509236
No	481126
No	493247
Yes	481131
No	487265
No	516144
No	481138
No	481141
No	516150
No	501979
No	509230
No	493113
No	481142
No	516154
No	503121
No	503122
No	481149
No	515372
No	481062

Consumer Complaints

08/06/2013	Credit reporting	
08/06/2013	Credit card	
08/12/2013	Mortgage	Other mortgage
08/12/2013	Mortgage	Other mortgage
08/23/2013	Debt collection	Credit card
08/23/2013	Mortgage	Home equity loan or line of credit
08/23/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/06/2013	Credit card	
08/06/2013	Debt collection	Mortgage
08/06/2013	Student loan	Non-federal student loan
08/06/2013	Bank account or service	Checking account
08/06/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/06/2013	Bank account or service	Checking account
08/06/2013	Mortgage	Other mortgage
08/29/2013	Student loan	Non-federal student loan
08/23/2013	Debt collection	I do not know
08/16/2013	Mortgage	Other mortgage
08/12/2013	Consumer Loan	Vehicle loan
08/23/2013	Mortgage	Other mortgage
08/23/2013	Consumer Loan	Installment loan
08/29/2013	Mortgage	Other mortgage

Consumer Complaints

Unable to get credit report/credit score	Problem getting my free annual report
APR or interest rate	
Loan modification,collection,foreclosure	
Loan modification,collection,foreclosure	
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Application, originator, mortgage broker	
Communication tactics	Threatened to take legal action
Billing disputes	
Taking/threatening an illegal action	Seized/Attempted to seize property
Problems when you are unable to pay	Problems when you are unable to pay
Account opening, closing, or management	
Loan modification,collection,foreclosure	
Account opening, closing, or management	
Loan modification,collection,foreclosure	
Repaying your loan	Repaying your loan
Cont'd attempts collect debt not owed	Debt is not mine
Loan servicing, payments, escrow account	
Managing the loan or lease	
Other	
Managing the loan or lease	
Loan servicing, payments, escrow account	

Consumer Complaints



Consumer Complaints



Consumer Complaints

Equifax	OR	97209	Older American	N/A
Amex	FL	32085		N/A
Bank of America	WI	53129		N/A
JPMorgan Chase & Co.	MI	49546		N/A
Capital One	PA	19086		N/A
SunTrust Banks, Inc.	MD	20783	Servicemember	N/A
Navient Solutions, Inc.	NC	28460	Servicemember	N/A
Capital One	WA	98248		N/A
Bank of America	CA	90290		N/A
Navient Solutions, Inc.	ID	83815		N/A
JPMorgan Chase & Co.	NY	10023		N/A
CIT Bank National Association	FL	33410		N/A
U.S. Bancorp	CA	91331		N/A
Bank of America	FL	32189	Older American	N/A
Navient Solutions, Inc.	PA	18102		N/A
Pinnacle Credit Services, LLC	PA	19086		N/A
Nationstar Mortgage	GA	30324		N/A
Wells Fargo & Company	CA	94925		N/A
Wells Fargo & Company	MD	20748		N/A
HSBC North America Holdings Inc.	NY	14063		N/A
Nationstar Mortgage	FL	34145		N/A

Consumer Complaints

Web	08/05/2013	Closed with explanation	Yes
Web	08/08/2013	Closed with explanation	Yes
Referral	08/14/2013	Closed with non-monetary relief	Yes
Referral	08/14/2013	Closed	Yes
Web	08/23/2013	Closed with explanation	Yes
Phone	08/26/2013	Closed with explanation	Yes
Web	08/23/2013	Closed with explanation	Yes
Web	08/06/2013	Closed with explanation	Yes
Web	08/06/2013	Closed with explanation	Yes
Web	08/08/2013	Closed with explanation	Yes
Web	08/07/2013	Closed with explanation	Yes
Web	08/07/2013	Closed with explanation	Yes
Web	08/07/2013	Closed with monetary relief	Yes
Referral	08/08/2013	Closed with explanation	Yes
Web	08/30/2013	Closed with monetary relief	Yes
Web	08/27/2013	Closed with explanation	Yes
Referral	08/19/2013	Closed with explanation	Yes
Referral	08/13/2013	Closed with explanation	Yes
Referral	08/27/2013	Closed with explanation	Yes
Referral	08/27/2013	Closed with explanation	Yes
Referral	08/30/2013	Closed with explanation	Yes

Consumer Complaints

No	480917
No	481154
No	487538
No	487552
Yes	501967
No	501206
No	503130
No	481161
No	481162
No	481163
Yes	481164
No	482162
No	481165
No	481304
No	509259
No	501968
No	494192
No	487575
Yes	503151
No	503152
Yes	508542

Consumer Complaints

08/29/2013	Mortgage	Other mortgage
08/16/2013	Bank account or service	Savings account
08/23/2013	Bank account or service	Checking account
08/29/2013	Credit card	
08/06/2013	Bank account or service	Checking account
08/29/2013	Bank account or service	Other bank product/service
08/06/2013	Credit card	
08/06/2013	Bank account or service	Checking account
08/12/2013	Mortgage	FHA mortgage
08/29/2013	Bank account or service	Checking account
08/29/2013	Mortgage	Other mortgage
08/06/2013	Bank account or service	Savings account
08/29/2013	Credit card	
08/23/2013	Credit reporting	
08/12/2013	Mortgage	FHA mortgage
08/23/2013	Credit reporting	
08/29/2013	Bank account or service	Checking account
08/12/2013	Mortgage	Conventional fixed mortgage
08/18/2013	Credit card	
08/12/2013	Bank account or service	Checking account
09/05/2013	Bank account or service	Checking account

Consumer Complaints

Loan modification,collection,foreclosure

Using a debit or ATM card

Deposits and withdrawals

Billing statement

Making/receiving payments, sending money

Deposits and withdrawals

Other fee

Making/receiving payments, sending money

Credit decision / Underwriting

Using a debit or ATM card

Loan servicing, payments, escrow account

Deposits and withdrawals

Billing statement

Incorrect information on credit report

Account status

Application, originator, mortgage broker

Credit reporting company's investigation

No notice of investigation status/result

Account opening, closing, or management

Loan modification,collection,foreclosure

Advertising and marketing

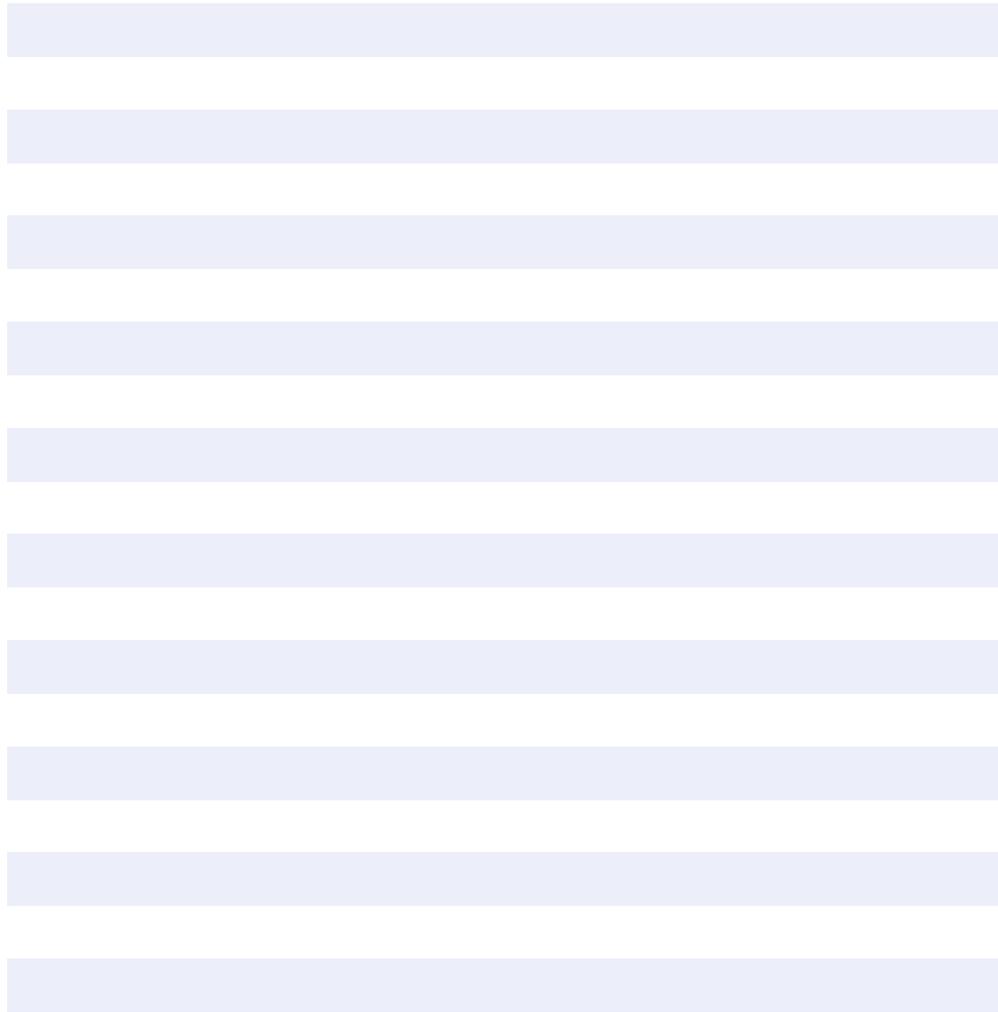
Problems caused by my funds being low

Deposits and withdrawals

Consumer Complaints



Consumer Complaints



Consumer Complaints

Wells Fargo & Company	IL	60018	N/A
First Citizens	IL	60556	N/A
Quicken Loans	NJ	08069	N/A
Synchrony Financial	IN	47401	N/A
U.S. Bancorp	CA	95949	N/A
Bank of America	NV	89032	N/A
Barclays PLC	MD	21703	N/A
Bank of America	MA	02145	N/A
Citibank	NC	27858	N/A
Santander Bank US	NY	10308	N/A
Wells Fargo & Company	MN	55419	N/A
Bank of America	MD	21703	N/A
Discover	MD	21041	N/A
TransUnion Intermediate Holdings, Inc.	MD	21201	N/A
Wells Fargo & Company	MA	01607	N/A
Equifax	FL	33578	N/A
Bank of America	CA	91362	N/A
JPMorgan Chase & Co.			Older American N/A
Citibank	NJ	07821	N/A
SunTrust Banks, Inc.	FL	33009	N/A
Bank of America	NC	28328	N/A

Consumer Complaints

Referral	08/30/2013	Closed with explanation	Yes
Web	09/24/2013	Closed with explanation	Yes
Referral	10/17/2013	Closed with explanation	Yes
Referral	08/30/2013	Closed with non-monetary relief	Yes
Web	08/08/2013	Closed with explanation	Yes
Referral	08/30/2013	Closed with non-monetary relief	Yes
Postal mail	08/07/2013	Closed with explanation	Yes
Phone	08/22/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with explanation	Yes
Referral	08/30/2013	Closed	Yes
Referral	08/30/2013	Closed with explanation	Yes
Postal mail	08/07/2013	Closed with monetary relief	Yes
Referral	08/30/2013	Closed with explanation	Yes
Referral	09/10/2013	Closed with explanation	Yes
Phone	08/13/2013	Closed with explanation	Yes
Web	08/23/2013	Closed with non-monetary relief	Yes
Phone	08/29/2013	Closed with non-monetary relief	Yes
Phone	08/13/2013	Closed with explanation	Yes
Postal mail	08/19/2013	Closed with explanation	Yes
Phone	08/13/2013	Closed with explanation	Yes
Phone	09/18/2013	Closed with explanation	Yes

Consumer Complaints

Yes	509267
No	494011
No	508246
No	508560
No	481064
No	509211
Yes	481184
No	481188
No	487322
No	509272
No	509273
No	481186
Yes	509274
No	508247
No	487328
No	501996
No	508454
No	487117
No	494645
No	487333
No	515125

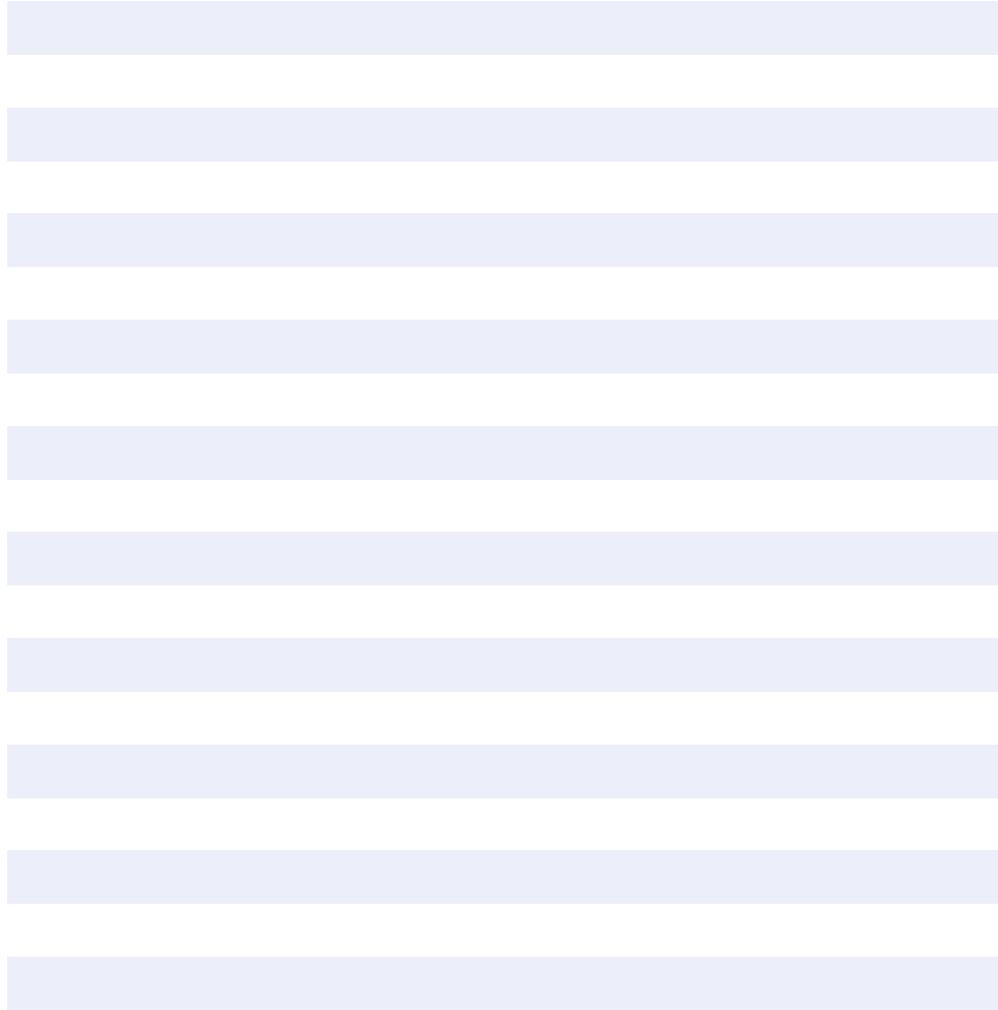
Consumer Complaints

08/23/2013	Debt collection	Credit card
08/12/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/06/2013	Credit card	
09/05/2013	Credit card	
08/06/2013	Mortgage	Conventional fixed mortgage
08/12/2013	Credit card	
08/16/2013	Consumer Loan	Vehicle loan
08/06/2013	Mortgage	Other mortgage
08/23/2013	Bank account or service	Cashing a check without an account
08/29/2013	Bank account or service	Checking account
08/23/2013	Mortgage	Conventional fixed mortgage
08/23/2013	Consumer Loan	Vehicle loan
08/06/2013	Mortgage	Home equity loan or line of credit
08/16/2013	Mortgage	Conventional fixed mortgage
08/16/2013	Mortgage	Other mortgage
09/05/2013	Mortgage	FHA mortgage
09/05/2013	Mortgage	Other mortgage
08/12/2013	Credit reporting	
08/29/2013	Student loan	Non-federal student loan
08/29/2013	Credit reporting	
08/23/2013	Credit card	

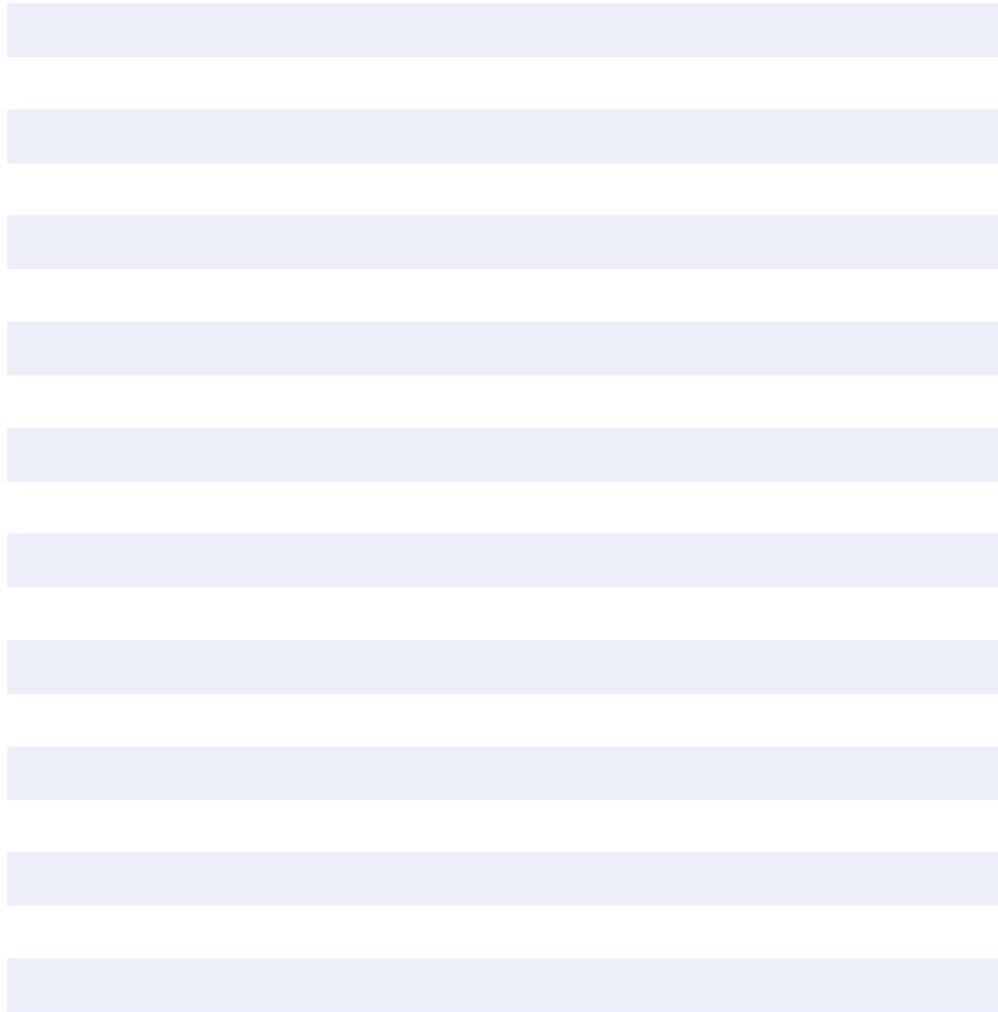
Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Application, originator, mortgage broker	
Identity theft / Fraud / Embezzlement	
Rewards	
Loan modification, collection, foreclosure	
Billing statement	
Shopping for a loan or lease	
Loan modification, collection, foreclosure	
Account opening, closing, or management	
Using a debit or ATM card	
Application, originator, mortgage broker	
Managing the loan or lease	
Loan servicing, payments, escrow account	
Loan modification, collection, foreclosure	
Loan servicing, payments, escrow account	
Loan servicing, payments, escrow account	
Loan modification, collection, foreclosure	
Incorrect information on credit report	Account status
Repaying your loan	Repaying your loan
Incorrect information on credit report	Account status
Identity theft / Fraud / Embezzlement	

Consumer Complaints



Consumer Complaints



Consumer Complaints

Encore Capital Group	PA	19086		N/A
Ocwen	GA	30052		N/A
Capital One	CO	81089		N/A
Amex	IL	60647		N/A
Bank of America	NJ	07436		N/A
Capital One	WI	53061	Older American	N/A
Wells Fargo & Company	CA	95126		N/A
BB&T Financial	FL	32034		N/A
JPMorgan Chase & Co.	AK	99801	Servicemember	N/A
Wells Fargo & Company	FL	33102	Older American	N/A
Citibank	CT	06820		N/A
U.S. Bancorp	NJ	07424		N/A
1st Fidelity Loan Servicing	FL	33165		N/A
Bank of America	VA	24551	Older American	N/A
Bank of America	NV	89060		N/A
Bank of America	IL	60466		N/A
Ocwen	CA	94558		N/A
Equifax	TX	78163		N/A
Navient Solutions, Inc.	GA	30144		N/A
The CBE Group, Inc.	NY	13357		N/A
Citibank	NY	14217	Servicemember	N/A

Consumer Complaints

Web	08/26/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with explanation	Yes
Web	08/06/2013	Closed with explanation	Yes
Web	09/05/2013	Closed with non-monetary relief	Yes
Web	08/07/2013	Closed with explanation	Yes
Phone	08/14/2013	Closed with explanation	Yes
Web	08/20/2013	Closed with explanation	Yes
Referral	08/08/2013	Closed with explanation	Yes
Web	08/26/2013	Closed with explanation	Yes
Phone	08/30/2013	Closed with non-monetary relief	Yes
Web	08/26/2013	Closed with explanation	Yes
Phone	08/26/2013	Closed with non-monetary relief	Yes
Web	08/07/2013	Untimely response	No
Phone	08/19/2013	Closed with non-monetary relief	Yes
Referral	08/19/2013	Closed with explanation	Yes
Web	09/06/2013	Closed with explanation	Yes
Postal mail	09/06/2013	Closed with explanation	Yes
Postal mail	09/10/2013	Closed with explanation	Yes
Web	08/30/2013	Closed with explanation	Yes
Web	08/30/2013	Closed with non-monetary relief	Yes
Phone	08/26/2013	Closed with non-monetary relief	Yes

Consumer Complaints

Yes	501970
Yes	487340
Yes	481208
No	516222
No	481210
No	487343
Yes	493653
Yes	481332
No	501730
Yes	509316
No	503219
No	502053
	481068
No	494075
No	494341
No	516255
Yes	514916
No	487370
Yes	509327
No	509334
No	503229

Consumer Complaints

08/06/2013	Mortgage	Other mortgage
08/29/2013	Mortgage	FHA mortgage
08/06/2013	Mortgage	FHA mortgage
08/26/2013	Credit card	
08/29/2013	Mortgage	VA mortgage
08/12/2013	Credit reporting	
08/16/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/24/2013	Mortgage	Conventional fixed mortgage
08/24/2013	Debt collection	Credit card
09/05/2013	Bank account or service	Checking account
08/24/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/05/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/06/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/24/2013	Credit card	
08/24/2013	Mortgage	FHA mortgage
08/24/2013	Mortgage	Conventional fixed mortgage
09/05/2013	Mortgage	FHA mortgage
08/16/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/12/2013	Debt collection	I do not know
08/24/2013	Credit card	

Consumer Complaints

Loan servicing, payments, escrow account

Loan servicing, payments, escrow account

Loan servicing, payments, escrow account

Credit determination

Loan servicing, payments, escrow account

Credit monitoring or identity protection Problem with fraud alerts

Loan servicing, payments, escrow account

Application, originator, mortgage broker

Disclosure verification of debt Not given enough info to verify debt

Problems caused by my funds being low

Loan modification, collection, foreclosure

Cont'd attempts collect debt not owed Debt was paid

Application, originator, mortgage broker

Late fee

Loan modification, collection, foreclosure

Loan servicing, payments, escrow account

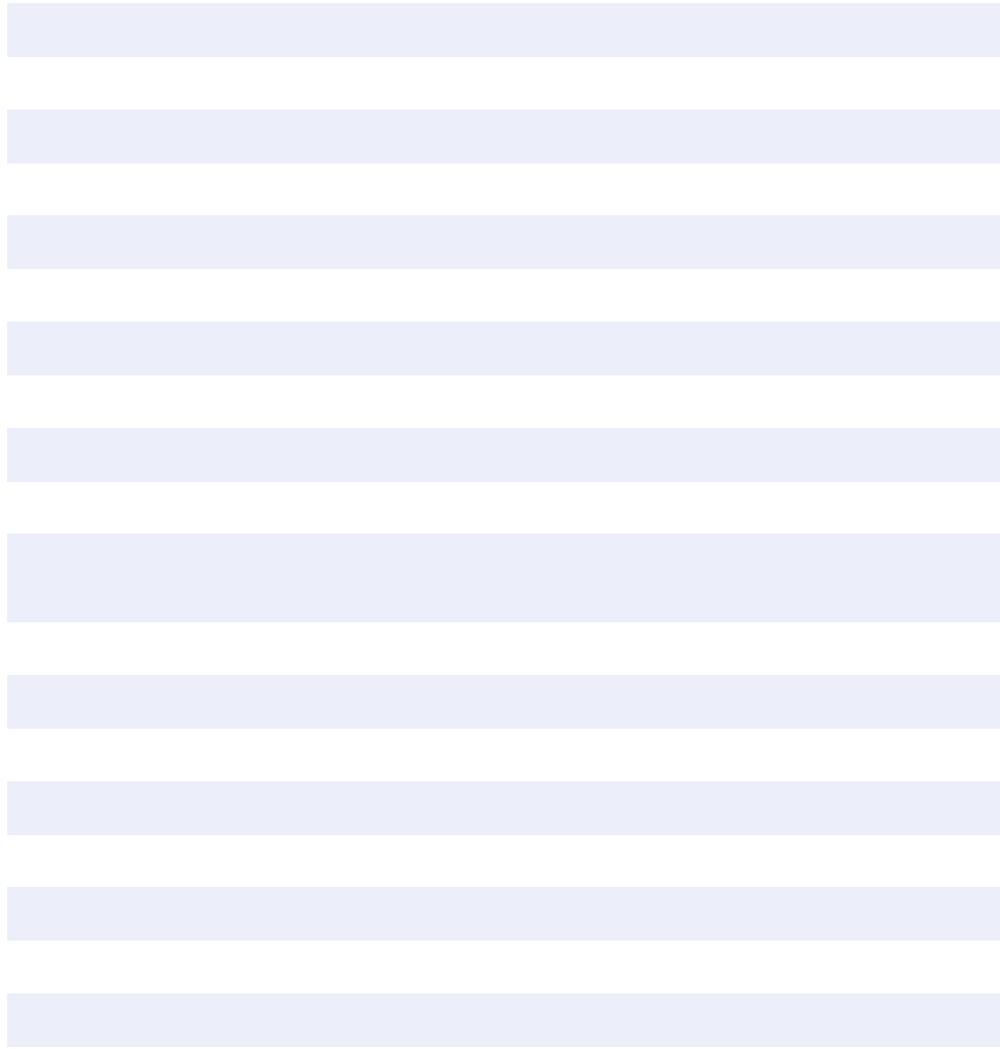
Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

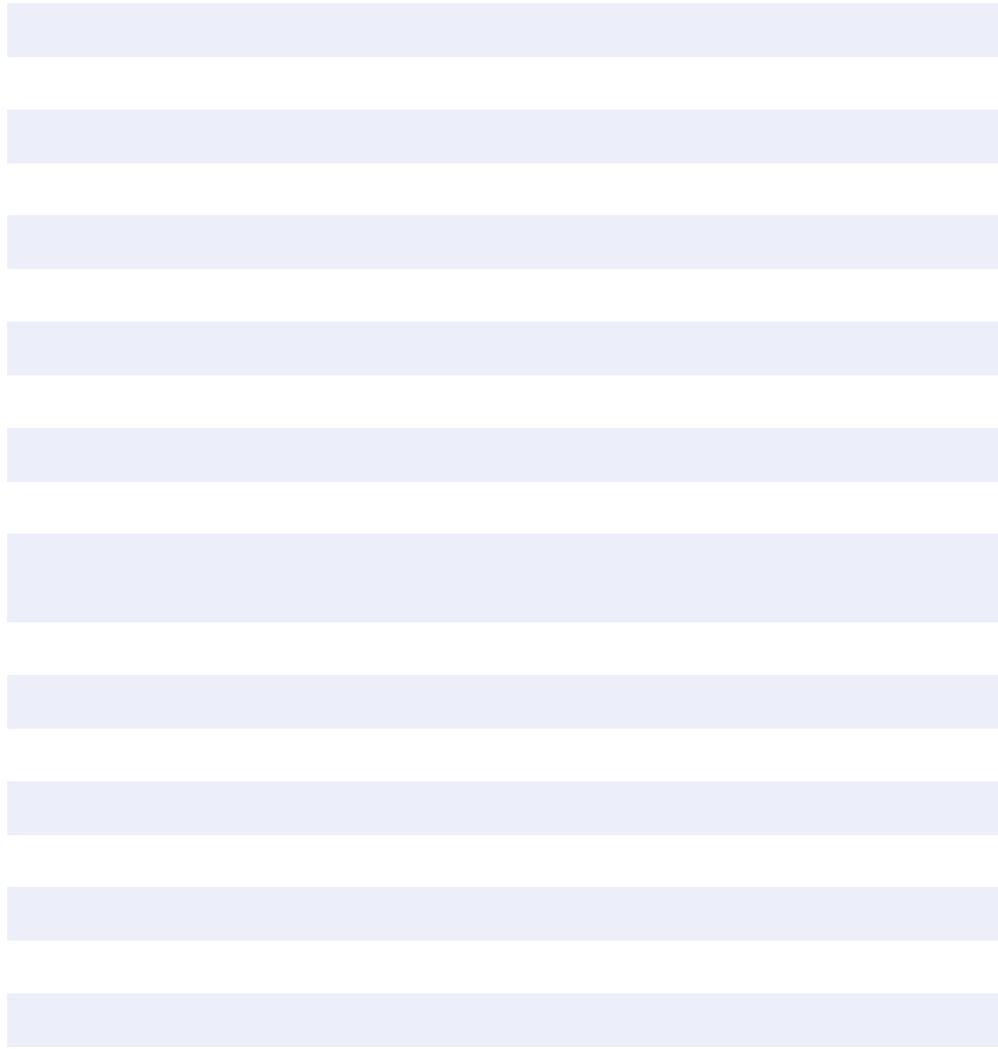
Cont'd attempts collect debt not owed Debt is not mine

Delinquent account

Consumer Complaints



Consumer Complaints



Consumer Complaints

Nationstar Mortgage	FL	33023		N/A
Nationstar Mortgage	FL	33510		N/A
Bank of America	NH	03103	Servicemember	N/A
Citibank	NJ	07882		N/A
Quicken Loans	NV	89503	Older American	N/A
Equifax	PA	19119		N/A
JPMorgan Chase & Co.	PA	18014	Older American	N/A
JPMorgan Chase & Co.	CA	95641	Older American	N/A
Financial Business and Consumer Solutions.	MA	02333		N/A
Regions Financial Corporation	FL	33014		N/A
Wells Fargo & Company	NJ	07604		N/A
Absolute Collections Corp.	PA	17011	Older American, Servicemember	N/A
Capital One	GA	31833	Older American	N/A
Capital One	WA	98042		N/A
Bank of America	TX	75002		N/A
Ocwen	AZ	85260		N/A
Statebridge Company	CT	06106		N/A
JPMorgan Chase & Co.	FL	33161		N/A
Allied Interstate LLC	GA	30040	Older American	N/A
TD Bank US Holding Company	FL	32837		N/A

Consumer Complaints

Referral	08/08/2013	Closed with explanation	Yes
Web	08/30/2013	Closed with explanation	Yes
Web	08/07/2013	Closed with explanation	Yes
Web	08/26/2013	Closed with explanation	Yes
Web	08/30/2013	Closed with explanation	Yes
Referral	10/11/2013	Closed with explanation	Yes
Web	10/15/2013	Closed with explanation	Yes
Web	08/26/2013	Closed with explanation	Yes
Web	09/05/2013	Closed with monetary relief	Yes
Web	09/06/2013	Closed with monetary relief	Yes
Web	08/27/2013	Closed with explanation	Yes
Phone	09/26/2013	Closed with explanation	Yes
Web	08/08/2013	Closed with explanation	Yes
Web	08/27/2013	Closed with monetary relief	Yes
Web	08/27/2013	Closed with explanation	Yes
Web	08/27/2013	Closed with explanation	Yes
Web	09/06/2013	Closed with explanation	Yes
Web	08/19/2013	Closed with explanation	Yes
Phone	08/22/2013	Closed with non-monetary relief	Yes
Web	08/26/2013	Closed with explanation	Yes

Consumer Complaints

No	481250
No	509341
No	481253
No	504529
Yes	509343
No	487395
No	494724
No	501308
No	503247
No	516276
No	503254
No	516284
No	481276
No	503259
No	503265
No	503267
Yes	515095
No	494131
No	487414
No	503270

Consumer Complaints

08/24/2013	Mortgage	Conventional fixed mortgage
08/16/2013	Credit card	
08/24/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/05/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/29/2013	Mortgage	Other mortgage
09/05/2013	Bank account or service	Cashing a check without an account
08/06/2013	Mortgage	Conventional fixed mortgage
08/24/2013	Credit card	
09/05/2013	Credit reporting	
08/16/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/06/2013	Money transfers	Domestic (US) money transfer
08/06/2013	Mortgage	Conventional fixed mortgage
09/05/2013	Credit reporting	
08/29/2013	Mortgage	Conventional fixed mortgage
08/24/2013	Mortgage	Other mortgage
08/16/2013	Debt collection	Auto
08/16/2013	Mortgage	Home equity loan or line of credit
08/06/2013	Mortgage	Home equity loan or line of credit
08/16/2013	Student loan	Non-federal student loan
08/16/2013	Bank account or service	Cashing a check without an account
08/24/2013	Bank account or service	Checking account
08/24/2013	Mortgage	FHA mortgage

Consumer Complaints

Loan servicing, payments, escrow account

Billing disputes

Cont'd attempts collect debt not owed Debt was discharged in bankruptcy

Communication tactics Frequent or repeated calls

Loan modification, collection, foreclosure

Deposits and withdrawals

Loan modification, collection, foreclosure

Identity theft / Fraud / Embezzlement

Unable to get credit report/credit score Problem getting my free annual report

Disclosure verification of debt Not given enough info to verify debt

Other service issues

Loan modification, collection, foreclosure

Incorrect information on credit report Account status

Loan servicing, payments, escrow account

Loan servicing, payments, escrow account

Improper contact or sharing of info Talked to a third party about my debt

Loan modification, collection, foreclosure

Loan servicing, payments, escrow account

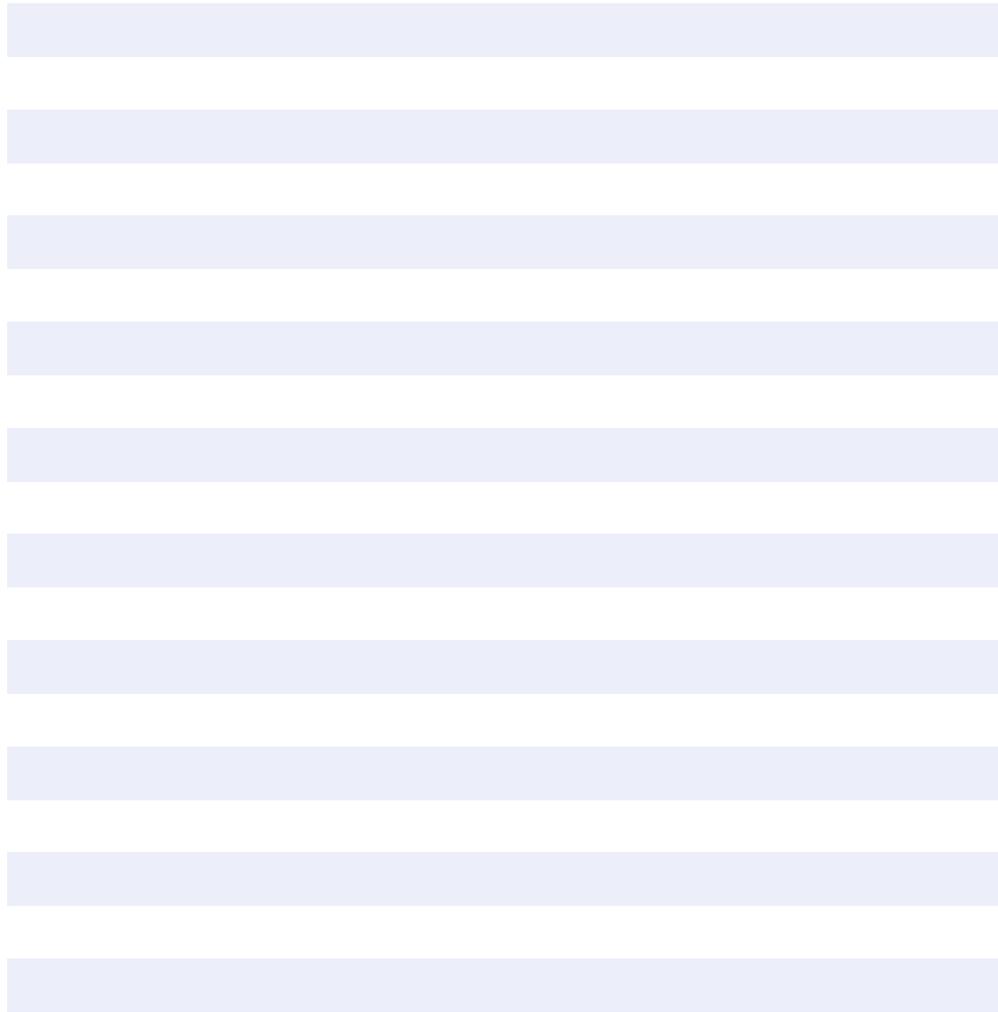
Problems when you are unable to pay Problems when you are unable to pay

Deposits and withdrawals

Deposits and withdrawals

Loan servicing, payments, escrow account

Consumer Complaints



Consumer Complaints



Consumer Complaints

InterFirst Mortgage Company	TX	75024		N/A
Synchrony Financial	TX	75180		N/A
EOS Holdings, Inc.	WA	98225		N/A
Allied Interstate LLC	VA	23238	Older American	N/A
Ocwen	NC	27284		N/A
Wells Fargo & Company	CA	95319		N/A
JPMorgan Chase & Co.	VA	24651		N/A
Bank of America	CO	80916		N/A
TransUnion Intermediate Holdings, Inc.	MO	64155		N/A
Encore Capital Group	PA	19401		N/A
The Western Union Company	GA	30310		N/A
Ocwen	MA	02302		N/A
Equifax	CA	92619		N/A
Wells Fargo & Company	WA	98208		N/A
Wells Fargo & Company	CA	94080		N/A
NCB Management Services, Inc.	FL	33196		N/A
JPMorgan Chase & Co.	CA	92057	Older American	N/A
Citibank	FL	33189		N/A
Citibank	IL	60805		N/A
PNC Bank N.A.	PA	15139	Older American	N/A
TD Bank US Holding Company	SC	29662		N/A
Wells Fargo & Company	TN	38018	Older American	N/A

Consumer Complaints

Web	08/26/2013	Closed with explanation	Yes
Web	08/20/2013	Closed with monetary relief	Yes
Web	08/24/2013	Closed with non-monetary relief	Yes
Phone	09/09/2013	Closed with non-monetary relief	Yes
Referral	08/30/2013	Closed with explanation	Yes
Postal mail	09/06/2013	Closed with explanation	Yes
Web	08/08/2013	Closed with explanation	Yes
Web	08/24/2013	Closed with non-monetary relief	Yes
Web	09/05/2013	Closed with explanation	Yes
Web	08/16/2013	Closed with explanation	Yes
Phone	08/09/2013	Closed with monetary relief	Yes
Web	09/18/2013	Closed with monetary relief	Yes
Web	09/05/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with explanation	Yes
Referral	08/26/2013	Closed with explanation	Yes
Web	08/20/2013	Closed with explanation	Yes
Phone	08/19/2013	Closed with explanation	Yes
Web	08/08/2013	Closed with explanation	Yes
Web	08/19/2013	Closed with explanation	Yes
Phone	08/19/2013	Closed with explanation	Yes
Web	08/26/2013	Closed with explanation	Yes
Fax	08/26/2013	Closed with explanation	Yes

Consumer Complaints

Yes	503272
No	494133
No	503274
No	516309
No	509612
Yes	516312
No	481297
No	503285
Yes	515431
Yes	494151
No	481314
No	481317
No	515078
No	509393
No	503295
No	493419
Yes	494162
No	481329
No	494165
No	494171
No	503304
Yes	503306

Consumer Complaints

08/24/2013	Bank account or service	Checking account
08/12/2013	Mortgage	Conventional fixed mortgage
09/05/2013	Bank account or service	Savings account
09/05/2013	Mortgage	Other mortgage
08/16/2013	Bank account or service	Savings account
08/12/2013	Bank account or service	Savings account
08/06/2013	Mortgage	Other mortgage
09/05/2013	Mortgage	Other mortgage
09/05/2013	Consumer Loan	Vehicle loan
08/29/2013	Mortgage	Other mortgage
08/12/2013	Mortgage	Other mortgage
09/05/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/16/2013	Debt collection	I do not know
08/16/2013	Mortgage	Conventional fixed mortgage
08/16/2013	Credit card	
08/06/2013	Debt collection	Credit card
08/12/2013	Mortgage	Conventional fixed mortgage
08/29/2013	Mortgage	Other mortgage
09/05/2013	Mortgage	FHA mortgage
09/05/2013	Mortgage	Other mortgage
09/05/2013	Mortgage	Other mortgage

Consumer Complaints

Deposits and withdrawals

Application, originator, mortgage broker

Using a debit or ATM card

Loan servicing, payments, escrow account

Account opening, closing, or management

Account opening, closing, or management

Settlement process and costs

Loan servicing, payments, escrow account

Managing the loan or lease

Loan modification, collection, foreclosure

Loan servicing, payments, escrow account

Loan servicing, payments, escrow account

Communication tactics

Frequent or repeated calls

Loan servicing, payments, escrow account

Other

Communication tactics

Frequent or repeated calls

Loan servicing, payments, escrow account

Loan modification, collection, foreclosure

Loan servicing, payments, escrow account

Settlement process and costs

Loan servicing, payments, escrow account

Consumer Complaints



Consumer Complaints



Consumer Complaints

Santander Bank US	NJ	08722		N/A
Bank of America	MD	20705		N/A
TD Bank US Holding Company	NJ	08223		N/A
JPMorgan Chase & Co.	CA	95020		N/A
Bank of America	RI	02864		N/A
Wells Fargo & Company	NC	27560		N/A
JPMorgan Chase & Co.	NC	28376		N/A
Wells Fargo & Company	MS	39505		N/A
GM Financial	MI	49241		N/A
Bank of America	FL	34987		N/A
Ocwen	CA	92831		N/A
HSBC North America Holdings Inc.	FL	32174		N/A
Allied Interstate LLC	NM	88345	Older American	N/A
Select Portfolio Servicing, Inc	FL	32246		N/A
Citibank	NJ	07885		N/A
Synchrony Financial	VA	22311		N/A
Ocwen	CA	91915		N/A
Bank of America	MO	64137		N/A
M&T Bank Corporation	MS	39157		N/A
M&T Bank Corporation	NY	11358		N/A
Santander Bank US	MA	02151		N/A

Consumer Complaints

Web	08/26/2013	Closed	Yes
Web	08/14/2013	Closed with non-monetary relief	Yes
Web	09/06/2013	Closed with explanation	Yes
Referral	09/06/2013	Closed with explanation	Yes
Referral	08/20/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with explanation	Yes
Phone	08/07/2013	Closed with explanation	Yes
Referral	09/06/2013	Closed with explanation	Yes
Referral	09/06/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with explanation	Yes
Postal mail	08/13/2013	Closed with explanation	Yes
Web	09/06/2013	Closed with explanation	Yes
Phone	08/20/2013	Closed with non-monetary relief	Yes
Web	08/19/2013	Closed with explanation	Yes
Web	08/16/2013	Closed with non-monetary relief	Yes
Phone	08/12/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with explanation	Yes
Referral	08/30/2013	Closed with explanation	Yes
Web	09/06/2013	Closed with non-monetary relief	Yes
Referral	09/06/2013	Closed with explanation	Yes
Referral	09/06/2013	Closed with explanation	Yes

Consumer Complaints

No	503307
Yes	487450
No	516334
No	515380
No	494193
Yes	487458
No	481346
Yes	515385
No	515386
No	509432
No	487472
Yes	515582
No	494169
Yes	494721
No	494153
No	481286
No	488645
No	509653
No	516362
No	515389
No	515388

Consumer Complaints

08/29/2013	Credit card	
08/24/2013	Mortgage	Other mortgage
08/06/2013	Mortgage	Home equity loan or line of credit
08/16/2013	Credit card	
08/24/2013	Bank account or service	Checking account
08/24/2013	Credit reporting	
08/24/2013	Credit reporting	
09/05/2013	Mortgage	Conventional fixed mortgage
08/06/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/24/2013	Credit reporting	
08/24/2013	Credit reporting	
08/12/2013	Mortgage	Conventional fixed mortgage
08/24/2013	Credit reporting	
08/12/2013	Credit reporting	
08/24/2013	Debt collection	I do not know
08/24/2013	Credit reporting	
08/12/2013	Consumer Loan	Vehicle lease
09/05/2013	Student loan	Non-federal student loan
08/29/2013	Debt collection	Credit card
08/24/2013	Debt collection	Non-federal student loan

Consumer Complaints

Closing/Cancelling account

Loan modification, collection, foreclosure

Loan servicing, payments, escrow account

Billing disputes

Problems caused by my funds being low

Incorrect information on credit report Account status

Incorrect information on credit report Account status

Loan servicing, payments, escrow account

Loan modification, collection, foreclosure

Incorrect information on credit report Account status

Incorrect information on credit report Account status

Settlement process and costs

Incorrect information on credit report Account status

Incorrect information on credit report Account status

Communication tactics Threatened to take legal action

Incorrect information on credit report Account status

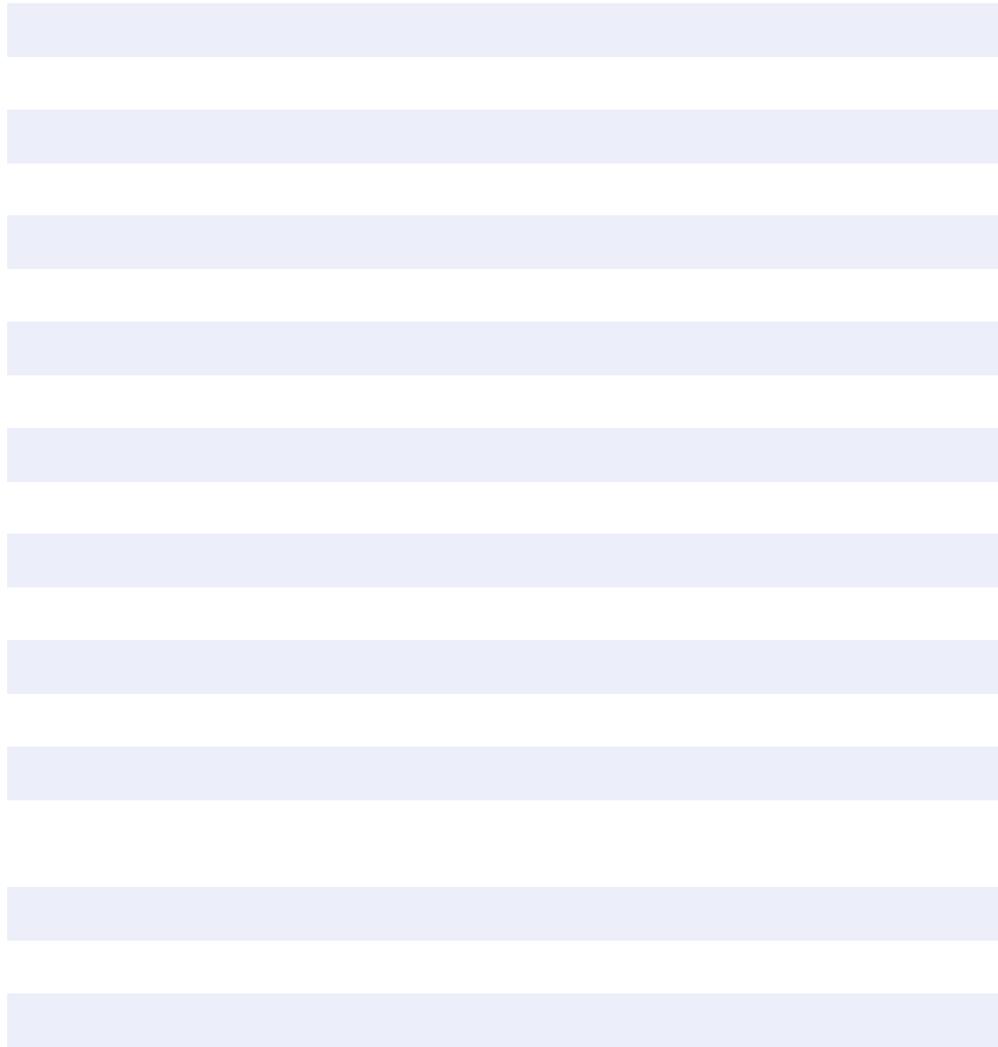
Managing the loan or lease

Repaying your loan Repaying your loan

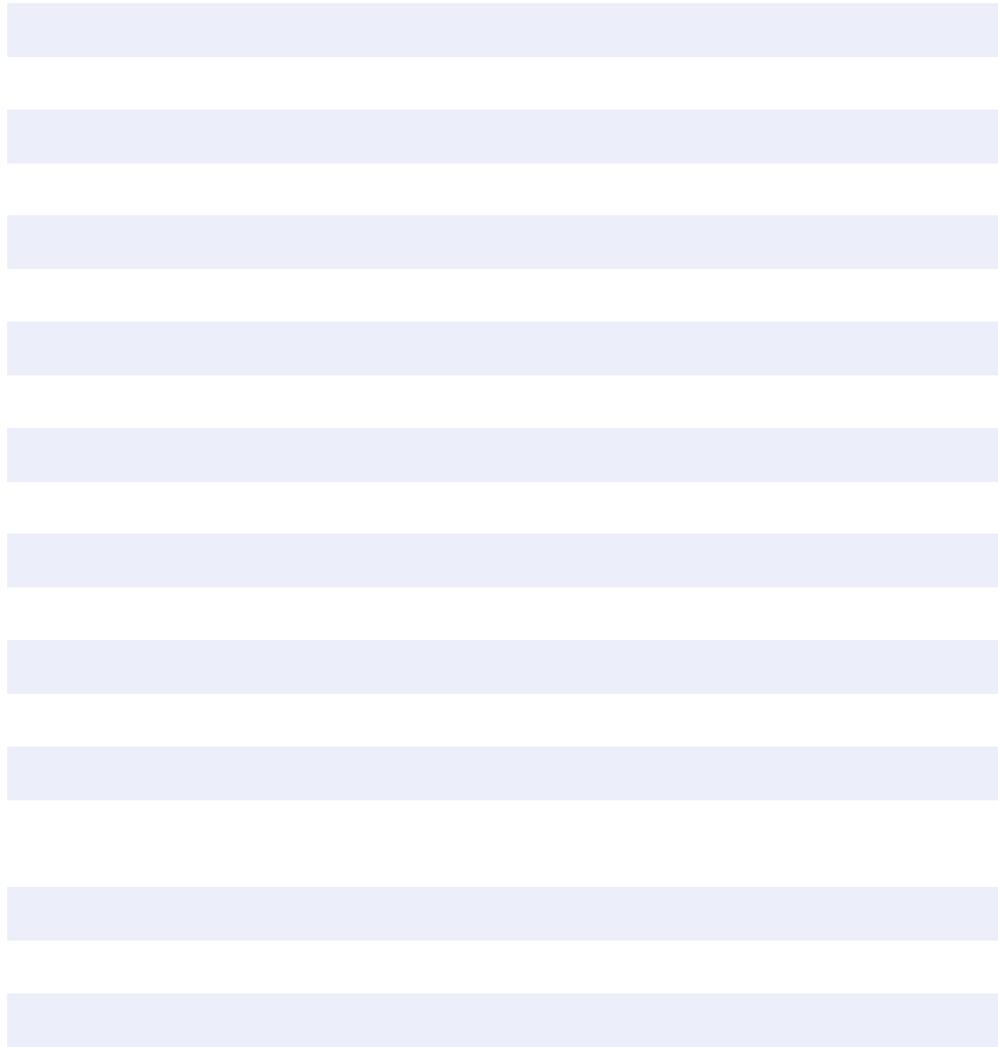
False statements or representation Attempted to collect wrong amount

Disclosure verification of debt Not disclosed as an attempt to collect

Consumer Complaints



Consumer Complaints



Consumer Complaints

Bank of America	NJ	07008	Older American	N/A
Citibank	NJ	07018		N/A
Citibank	MA	01831		N/A
Synchrony Financial	TX	75180	Older American	N/A
Santander Bank US	MA	02538		N/A
Experian	TX	76131		N/A
Equifax	TX	79760		N/A
Wells Fargo & Company	NY	11206		N/A
Wells Fargo & Company	OR	97520	Older American	N/A
TransUnion Intermediate Holdings, Inc.	TX	76131		N/A
Experian	NY	12305		N/A
Ocwen	PA	19038		N/A
Experian	WA	98087		N/A
Wells Fargo & Company	IA	51050		N/A
Expert Global Solutions, Inc.	VA	22546		N/A
TransUnion Intermediate Holdings, Inc.	TX	79760		N/A
U.S. Bancorp	FL	33321	Older American, Servicemember	N/A
Navient Solutions, Inc.	NJ	07726		N/A
JPMorgan Chase & Co.	OH	43207	Servicemember	N/A
Performant Financial Corporation	CA	94804		N/A

Consumer Complaints

Phone	09/04/2013	Closed with explanation	Yes
Postal mail	08/26/2013	Closed with explanation	Yes
Phone	08/08/2013	Closed with explanation	Yes
Web	08/16/2013	Closed with monetary relief	Yes
Postal mail	08/26/2013	Closed with monetary relief	Yes
Postal mail	11/13/2013	Closed with non-monetary relief	Yes
Postal mail	08/26/2013	Closed with non-monetary relief	Yes
Web	09/06/2013	Closed with explanation	Yes
Web	08/08/2013	Closed with explanation	Yes
Postal mail	11/13/2013	Closed with explanation	Yes
Postal mail	09/13/2013	Closed with non-monetary relief	Yes
Web	08/13/2013	Closed with explanation	Yes
Referral	09/10/2013	Closed with non-monetary relief	Yes
Fax	08/15/2013	Closed with non-monetary relief	Yes
Referral	08/26/2013	Closed with explanation	Yes
Postal mail	08/26/2013	Closed with explanation	Yes
Phone	08/15/2013	Closed with explanation	Yes
Postal mail	09/06/2013	Closed with non-monetary relief	Yes
Phone	08/30/2013	Closed with explanation	Yes
Fax	08/26/2013	Closed with explanation	Yes

Consumer Complaints

No	509457
No	503352
No	481383
No	494134
No	503367
No	503356
No	503368
No	516369
No	481388
No	503357
No	501452
No	487505
Yes	503391
No	486998
No	503385
No	503369
Yes	487518
No	516391
No	508517
No	501573

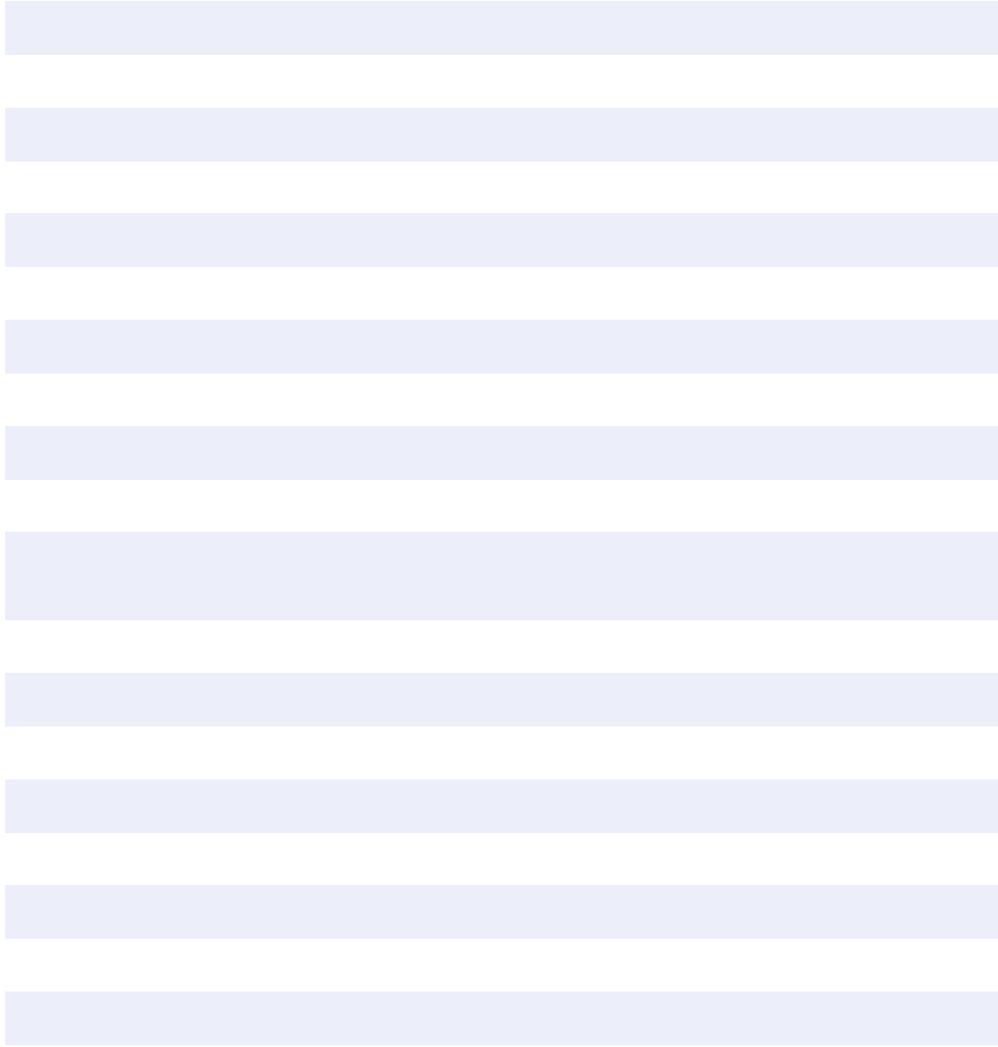
Consumer Complaints

08/24/2013	Debt collection	Medical
08/24/2013	Credit reporting	
08/24/2013	Mortgage	Other mortgage
08/24/2013	Bank account or service	Checking account
08/24/2013	Credit reporting	
08/12/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/16/2013	Debt collection	Auto
08/24/2013	Credit card	
08/12/2013	Bank account or service	Checking account
08/12/2013	Mortgage	Other mortgage
08/29/2013	Credit card	
08/24/2013	Credit reporting	
08/06/2013	Bank account or service	Checking account
08/24/2013	Credit reporting	
09/05/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/05/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/05/2013	Mortgage	Other mortgage
08/24/2013	Credit reporting	
08/16/2013	Mortgage	Conventional fixed mortgage
08/12/2013	Mortgage	Conventional fixed mortgage
08/24/2013	Mortgage	Other mortgage

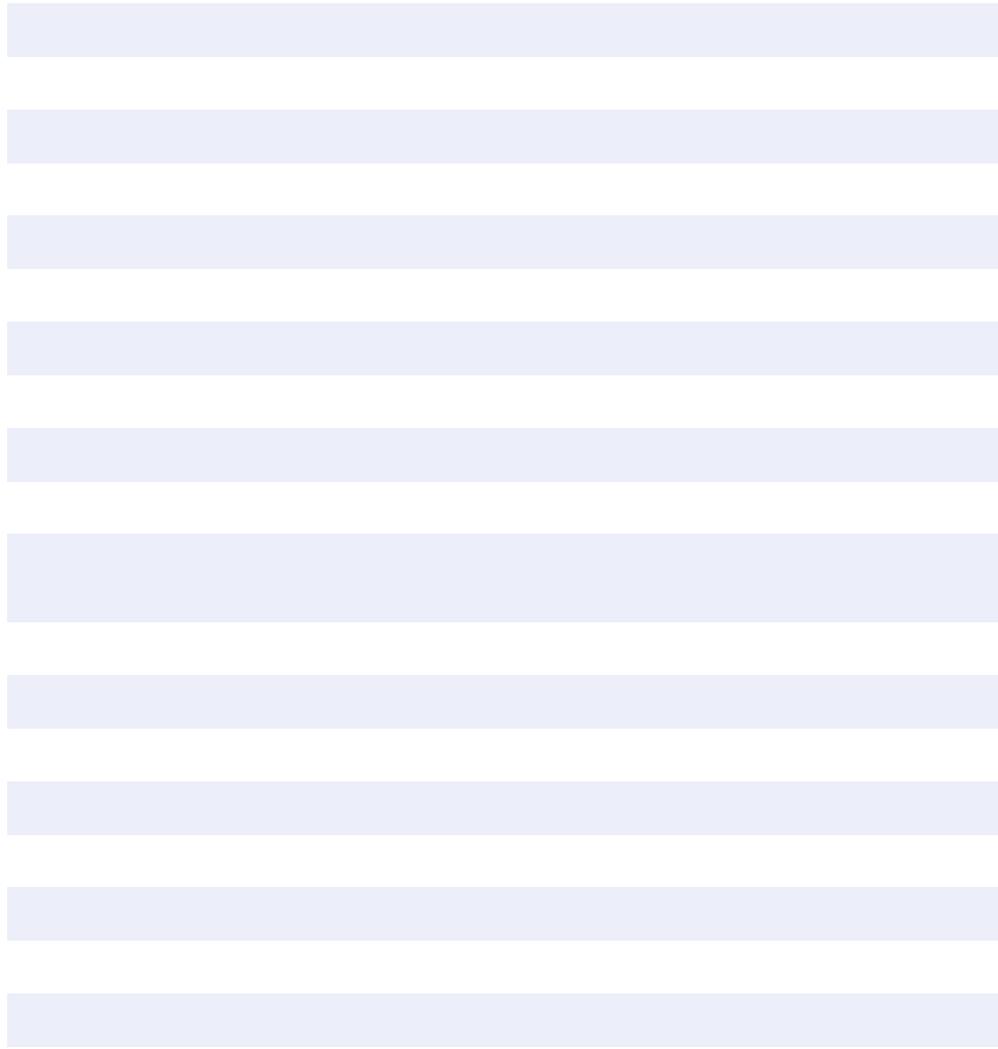
Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Incorrect information on credit report	Account status
Loan modification, collection, foreclosure	
Problems caused by my funds being low	
Incorrect information on credit report	Account status
Loan servicing, payments, escrow account	
Communication tactics	Used obscene/profane/abusive language
Other	
Problems caused by my funds being low	
Loan servicing, payments, escrow account	
Transaction issue	
Incorrect information on credit report	Personal information
Deposits and withdrawals	
Incorrect information on credit report	Account status
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Loan modification, collection, foreclosure	
Incorrect information on credit report	Account status
Loan servicing, payments, escrow account	
Application, originator, mortgage broker	
Credit decision / Underwriting	

Consumer Complaints



Consumer Complaints



Consumer Complaints

Expert Global Solutions, Inc.	CO	80224		N/A
Equifax	TX	76115		N/A
Bank of America	CA	90005		N/A
Wells Fargo & Company	UT	84058		N/A
Equifax	MN	55114		N/A
Bank of America	NY	13669		N/A
BB&T Financial	NY	14214		N/A
Discover	TX	76131		N/A
JPMorgan Chase & Co.	CA	90813		N/A
Wells Fargo & Company	PA	15032		N/A
Discover	CO	80010	Servicemember	N/A
Experian	NY	10128		N/A
PNC Bank N.A.	NJ	08107	Older American, Servicemember	N/A
TransUnion Intermediate Holdings, Inc.	TX	76115		N/A
Credit Protection Association, L.P.	MI	48030		N/A
Portfolio Recovery Associates, Inc.	NJ	07666		N/A
Wells Fargo & Company	NY	14619		N/A
Wells Fargo & Company	TX	75052		N/A
New York Community Bank	SC	29680		N/A
SunTrust Banks, Inc.	NY	10304		N/A
Neighborhood Assistance Corporation of America ("NACA")	MO	64133		N/A

Consumer Complaints

Referral	08/26/2013	Closed with explanation	Yes
Postal mail	09/11/2013	Closed with non-monetary relief	Yes
Referral	08/26/2013	Closed with explanation	Yes
Postal mail	08/26/2013	Closed with explanation	Yes
Referral	09/23/2013	Closed with explanation	Yes
Phone	08/19/2013	Closed with explanation	Yes
Phone	08/19/2013	Closed with monetary relief	Yes
Postal mail	08/26/2013	Closed with explanation	Yes
Referral	08/13/2013	Closed with monetary relief	Yes
Postal mail	08/16/2013	Closed with explanation	Yes
Web	08/29/2013	Closed with monetary relief	Yes
Postal mail	09/11/2013	Closed with non-monetary relief	Yes
Phone	08/12/2013	Closed with non-monetary relief	Yes
Postal mail	09/12/2013	Closed with explanation	Yes
Referral	09/06/2013	Closed with explanation	Yes
Referral	09/06/2013	Closed with non-monetary relief	Yes
Postal mail	09/06/2013	Closed with explanation	Yes
Postal mail	08/26/2013	Closed with non-monetary relief	Yes
Web	09/12/2013	Closed with explanation	Yes
Phone	08/14/2013	Closed with explanation	Yes
Referral	08/26/2013	Closed with explanation	Yes

Consumer Complaints

No	503395
No	503397
Yes	508324
No	503401
No	503402
Yes	487527
No	494004
No	503361
No	488010
Yes	487534
No	509470
No	503427
Yes	481430
No	503424
Yes	516420
No	514968
Yes	515122
No	503433
No	494302
No	488607
No	503447

Consumer Complaints

08/29/2013	Credit reporting	
09/11/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/11/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/06/2013	Bank account or service	Other bank product/service
08/29/2013	Credit reporting	
08/16/2013	Mortgage	Conventional fixed mortgage
09/11/2013	Mortgage	FHA mortgage
08/29/2013	Bank account or service	Savings account
08/06/2013	Mortgage	Other mortgage
08/24/2013	Mortgage	Other mortgage
08/29/2013	Mortgage	FHA mortgage
08/16/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/06/2013	Credit reporting	
08/06/2013	Credit reporting	
09/11/2013	Mortgage	Other mortgage
08/24/2013	Credit reporting	
09/05/2013	Debt collection	Credit card
08/16/2013	Bank account or service	Checking account
09/11/2013	Mortgage	Other mortgage
08/24/2013	Student loan	Non-federal student loan
08/24/2013	Credit reporting	
08/29/2013	Mortgage	Other mortgage

Consumer Complaints

Incorrect information on credit report	Account terms
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt is not mine
Account opening, closing, or management	
Incorrect information on credit report	Account status
Loan servicing, payments, escrow account	
Loan modification, collection, foreclosure	
Deposits and withdrawals	
Application, originator, mortgage broker	
Loan modification, collection, foreclosure	
Credit decision / Underwriting	
Cont'd attempts collect debt not owed	Debt is not mine
Incorrect information on credit report	Account status
Incorrect information on credit report	Account status
Loan modification, collection, foreclosure	
Incorrect information on credit report	Account status
Disclosure verification of debt	Not given enough info to verify debt
Account opening, closing, or management	
Loan modification, collection, foreclosure	
Repaying your loan	Repaying your loan
Credit reporting company's investigation	No notice of investigation status/result
Loan servicing, payments, escrow account	

Consumer Complaints



Consumer Complaints



Consumer Complaints

Experian	CT	06416		N/A
Expert Global Solutions, Inc.	NY	10314		N/A
Caine & Weiner Co. Inc.	IN	46217		N/A
Wells Fargo & Company	NC	28208	Older American	N/A
Experian	NY	10467		N/A
Citibank	MN	55301		N/A
Nationstar Mortgage	GA	30252		N/A
Fifth Third Financial Corporation	IL	60402		N/A
Bank of America	CA	94566		N/A
CIT Bank National Association	NY	11701		N/A
JPMorgan Chase & Co.	TX	76266		N/A
Convergent Resources, Inc.	CA	91103	Servicemember	N/A
TransUnion Intermediate Holdings, Inc.	PA	15456		N/A
Equifax	PA	15456		N/A
Ditech Financial LLC	FL	33857		N/A
Experian	NY	11784		N/A
Citibank	CO	81004	Older American	N/A
Capital One	CA	95407		N/A
Bank of America	FL	32940		N/A
ACS Education Services	MA	01852		N/A
Experian	NC	27705		N/A
M&T Bank Corporation	NY	11436		N/A

Consumer Complaints

Web	08/29/2013	Closed with non-monetary relief	Yes
Referral	09/12/2013	Closed with explanation	Yes
Web	09/14/2013	Closed with explanation	Yes
Phone	08/12/2013	Closed with explanation	Yes
Fax	09/16/2013	Closed with non-monetary relief	Yes
Phone	08/19/2013	Closed with explanation	Yes
Postal mail	09/12/2013	Closed with explanation	Yes
Referral	08/30/2013	Closed with explanation	Yes
Web	08/08/2013	Closed with explanation	Yes
Postal mail	08/26/2013	Closed with explanation	Yes
Web	08/30/2013	Closed with explanation	Yes
Phone	08/23/2013	Closed with explanation	Yes
Referral	08/27/2013	Closed with explanation	Yes
Referral	08/27/2013	Closed with non-monetary relief	Yes
Referral	09/12/2013	Closed with explanation	Yes
Referral	10/01/2013	Closed with explanation	Yes
Web	09/06/2013	Closed with explanation	Yes
Web	08/19/2013	Closed with explanation	Yes
Referral	09/12/2013	Closed	Yes
Web	08/26/2013	Closed with explanation	Yes
Postal mail	09/10/2013	Closed with explanation	Yes
Referral	08/30/2013	Closed with explanation	Yes

Consumer Complaints

No	509551
No	523691
Yes	523690
No	481465
No	509908
No	494309
Yes	523102
No	509736
Yes	481475
No	503457
No	509562
No	494327
No	481444
No	481446
No	523918
No	503469
No	516458
Yes	494335
No	524010
No	503480
No	503466
Yes	509767

Consumer Complaints

09/11/2013	Mortgage	FHA mortgage
08/12/2013	Credit card	
09/11/2013	Mortgage	Other mortgage
08/16/2013	Credit card	
09/05/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/11/2013	Bank account or service	Checking account
08/12/2013	Bank account or service	Checking account
08/16/2013	Credit card	
08/29/2013	Mortgage	Conventional fixed mortgage
08/24/2013	Debt collection	I do not know
09/11/2013	Mortgage	Other mortgage
09/11/2013	Consumer Loan	Installment loan
09/05/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/05/2013	Consumer Loan	Installment loan
08/12/2013	Mortgage	Other mortgage
08/06/2013	Mortgage	VA mortgage
08/16/2013	Credit card	
09/11/2013	Mortgage	Other mortgage
08/12/2013	Bank account or service	Savings account
09/05/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/24/2013	Credit reporting	

Consumer Complaints

Loan modification,collection,foreclosure

Other

Loan modification,collection,foreclosure

Billing disputes

False statements or representation

Attempted to collect wrong amount

Problems caused by my funds being low

Deposits and withdrawals

Other

Loan servicing, payments, escrow account

Disclosure verification of debt

Not given enough info to verify debt

Loan modification,collection,foreclosure

Managing the loan or lease

Cont'd attempts collect debt not owed

Debt was paid

Shopping for a loan or lease

Loan servicing, payments, escrow account

Credit decision / Underwriting

Customer service / Customer relations

Loan modification,collection,foreclosure

Account opening, closing, or management

Loan modification,collection,foreclosure

Incorrect information on credit report

Account status

Consumer Complaints



Consumer Complaints



Consumer Complaints

Bank of America	GA	30252		N/A
Capital One	MI	48030		N/A
Wells Fargo & Company	FL	33025	Older American	N/A
Bank of America	MI	48098		N/A
Partners Financial Services Inc	MD	20852		N/A
BB&T Financial	NC	27530		N/A
Wells Fargo & Company	PA	19134		N/A
Bank of America	ID	83301		N/A
JPMorgan Chase & Co.	FL	34219		N/A
Encore Capital Group	NY	10301		N/A
Nationstar Mortgage	NY	11204		N/A
Wells Fargo & Company	OH	44306		N/A
Tiburon Financial, LLC	AR	72719		N/A
Justice Finance Company	TX	75160		N/A
Bank of America	NY	11717		N/A
Pulte Mortgage	OK	74010		N/A
The Western Union Company	CA	95009		N/A
Bank of America	WA	98032		N/A
Wells Fargo & Company	NC	28217		N/A
Lynx Asset Services, LLC	NJ	07481		N/A
Equifax	CA	90804		N/A

Consumer Complaints

Postal mail	09/12/2013	Closed with explanation	Yes
Postal mail	09/18/2013	Closed with explanation	Yes
Referral	09/12/2013	Closed with explanation	Yes
Web	08/16/2013	Closed with explanation	Yes
Phone	09/06/2013	Closed with non-monetary relief	Yes
Phone	09/12/2013	Closed with monetary relief	Yes
Phone	08/13/2013	Closed with non-monetary relief	Yes
Referral	08/19/2013	Closed with explanation	Yes
Phone	09/03/2013	Closed with non-monetary relief	Yes
Referral	08/26/2013	Closed with explanation	Yes
Referral	09/12/2013	Closed with explanation	Yes
Referral	09/12/2013	Closed with monetary relief	Yes
Referral	09/06/2013	Closed with explanation	Yes
Referral	10/28/2013	Closed with explanation	Yes
Referral	08/14/2013	Closed with explanation	Yes
Web	08/08/2013	Closed with explanation	Yes
Web	08/21/2013	Closed with explanation	Yes
Referral	09/12/2013	Closed with explanation	Yes
Referral	08/13/2013	Closed with non-monetary relief	No
Phone	10/25/2013	Closed with explanation	No
Web	08/24/2013	Closed with non-monetary relief	Yes

Consumer Complaints

Yes	523103
No	487577
No	523910
No	494357
No	515117
Yes	523720
No	487607
No	494359
No	509596
No	503483
No	522667
No	523730
No	516485
No	516487
No	487618
Yes	481518
Yes	494373
Yes	522840
	487622
	515059
No	504276

Consumer Complaints

09/11/2013	Mortgage	Other mortgage
08/24/2013	Bank account or service	Checking account
08/29/2013	Mortgage	Other mortgage
08/12/2013	Mortgage	Other mortgage
09/11/2013	Mortgage	Other mortgage
08/29/2013	Credit card	
08/12/2013	Mortgage	Other mortgage
08/24/2013	Credit card	
08/16/2013	Mortgage	Conventional fixed mortgage
09/05/2013	Mortgage	Conventional fixed mortgage
09/05/2013	Credit card	
08/24/2013	Credit reporting	
08/29/2013	Mortgage	Conventional fixed mortgage
08/17/2013	Debt collection	I do not know
08/12/2013	Mortgage	Conventional fixed mortgage
08/12/2013	Mortgage	Other mortgage
09/11/2013	Debt collection	Medical
08/24/2013	Mortgage	Other mortgage
08/24/2013	Credit reporting	
09/11/2013	Credit reporting	
08/24/2013	Credit reporting	

Consumer Complaints

Loan modification,collection,foreclosure

Using a debit or ATM card

Loan servicing, payments, escrow account

Loan modification,collection,foreclosure

Loan servicing, payments, escrow account

Closing/Cancelling account

Loan servicing, payments, escrow account

Billing disputes

Application, originator, mortgage broker

Loan modification,collection,foreclosure

Delinquent account

Incorrect information on credit report

Account status

Loan modification,collection,foreclosure

Cont'd attempts collect debt not owed

Debt is not mine

Loan modification,collection,foreclosure

Settlement process and costs

Improper contact or sharing of info

Contacted employer after asked not to

Loan modification,collection,foreclosure

Improper use of my credit report

Received marketing offer after opted out

Incorrect information on credit report

Account terms

Improper use of my credit report

Received marketing offer after opted out

Consumer Complaints



Consumer Complaints



Consumer Complaints

HSBC North America Holdings Inc.	NY	14120	Older American	N/A
PNC Bank N.A.	DE	19977		N/A
Ocwen	PA	18040		N/A
Nationstar Mortgage	CA	95035		N/A
Nationstar Mortgage	CO	80022		N/A
Capital One	TX	77215		N/A
JPMorgan Chase & Co.	FL	33467		N/A
Capital One	MS	39401		N/A
PNC Bank N.A.	CA	94608		N/A
Nationstar Mortgage	LA	70578		N/A
Citibank	WV	25414		N/A
Equifax	AL	36608		N/A
Wells Fargo & Company	FL	33901		N/A
The CBE Group, Inc.	IN	46222	Older American	N/A
Bank of America	AZ	85204		N/A
Citibank	KY	42347		N/A
Fidelity Properties Inc.	PA	15327		N/A
Wells Fargo & Company	MI	48382		N/A
Experian	AL	36532		N/A
Experian	TN	38125		N/A
Equifax	AL	36532		N/A

Consumer Complaints

Referral	10/01/2013	Closed with explanation	Yes
Postal mail	08/26/2013	Closed with explanation	Yes
Referral	08/30/2013	Closed with explanation	Yes
Referral	08/14/2013	Closed with explanation	Yes
Referral	09/12/2013	Closed with explanation	Yes
Web	08/29/2013	Closed with monetary relief	Yes
Referral	08/14/2013	Closed with monetary relief	Yes
Web	08/24/2013	Closed with monetary relief	Yes
Web	08/19/2013	Closed with explanation	Yes
Web	09/06/2013	Closed with explanation	Yes
Referral	09/06/2013	Closed with non-monetary relief	Yes
Referral	09/09/2013	Closed with explanation	Yes
Web	08/30/2013	Closed with explanation	Yes
Web	08/16/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with explanation	Yes
Web	11/14/2013	Closed with explanation	No
Fax	08/26/2013	Closed with explanation	Yes
Referral	10/01/2013	Closed with explanation	Yes
Web	09/14/2013	Closed with non-monetary relief	Yes
Referral	10/01/2013	Closed with explanation	Yes

Consumer Complaints

No	523734
No	503504
No	509735
No	487006
No	523735
No	509547
Yes	487630
No	503512
No	494390
No	516498
No	516499
No	503518
Yes	509623
Yes	494400
No	487642
Yes	486965
	523752
No	501180
Yes	503528
No	523755
Yes	503529

Consumer Complaints

08/24/2013	Credit reporting	
08/29/2013	Mortgage	Conventional fixed mortgage
08/17/2013	Credit reporting	
08/17/2013	Credit reporting	
08/17/2013	Credit reporting	
08/24/2013	Mortgage	Other mortgage
08/29/2013	Mortgage	Conventional fixed mortgage
08/24/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/05/2013	Mortgage	Conventional fixed mortgage
08/12/2013	Student loan	Non-federal student loan
08/12/2013	Mortgage	Conventional fixed mortgage
09/05/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/24/2013	Consumer Loan	Vehicle loan
09/17/2013	Credit card	
08/17/2013	Student loan	Non-federal student loan
08/24/2013	Consumer Loan	Vehicle loan
08/17/2013	Consumer Loan	Personal line of credit
08/12/2013	Mortgage	Conventional fixed mortgage
08/12/2013	Credit card	
08/17/2013	Mortgage	Other mortgage
08/17/2013	Mortgage	Other mortgage

Consumer Complaints

Improper use of my credit report	Received marketing offer after opted out
Application, originator, mortgage broker	
Incorrect information on credit report	Public record
Unable to get credit report/credit score	Problem getting my free annual report
Credit reporting company's investigation	Problem with statement of dispute
Loan modification, collection, foreclosure	
Loan modification, collection, foreclosure	
Cont'd attempts collect debt not owed	Debt was paid
Loan modification, collection, foreclosure	
Repaying your loan	Repaying your loan
Loan servicing, payments, escrow account	
Cont'd attempts collect debt not owed	Debt is not mine
Problems when you are unable to pay	
Billing disputes	
Problems when you are unable to pay	Problems when you are unable to pay
Problems when you are unable to pay	
Managing the line of credit	
Loan modification, collection, foreclosure	
Identity theft / Fraud / Embezzlement	
Loan modification, collection, foreclosure	
Loan modification, collection, foreclosure	

Consumer Complaints



Consumer Complaints



Consumer Complaints

TransUnion Intermediate Holdings, Inc.	AL	36532		N/A
Wells Fargo & Company	FL	32725		N/A
Equifax	IL	60176		N/A
Experian	IN	46637		N/A
TD Bank US Holding Company	IL	60805		N/A
Ditech Financial LLC	NY	11433		N/A
Ocwen	FL	34231		N/A
The CBE Group, Inc.	VA	22003		N/A
Ditech Financial LLC	NC	28081		N/A
Discover	CA	95134		N/A
Ditech Financial LLC	FL	32668		N/A
Expert Global Solutions, Inc.	PA	17331		N/A
American Honda Finance Corporation	NC	27310		N/A
Bank of America	TN	37874	Older American	N/A
AES/PHEAA	MI	48059		N/A
TMX Finance LLC	VA	23430		N/A
Bank of America	MD	21204		N/A
Nationstar Mortgage	NY	11104		N/A
Synchrony Financial	FL	33830		N/A
Citizens Financial Group, Inc.	MN	55024		N/A
Wells Fargo & Company	CA	92113		N/A

Consumer Complaints

Referral	10/01/2013	Closed with non-monetary relief	Yes
Web	08/30/2013	Closed with explanation	Yes
Web	08/16/2013	Closed with non-monetary relief	Yes
Web	08/16/2013	Closed with non-monetary relief	Yes
Web	08/19/2013	Closed with explanation	Yes
Postal mail	08/26/2013	Closed with explanation	Yes
Web	08/30/2013	Closed with explanation	Yes
Web	08/24/2013	Closed with non-monetary relief	Yes
Web	09/06/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with non-monetary relief	Yes
Phone	08/14/2013	Closed with explanation	Yes
Referral	09/06/2013	Closed with explanation	Yes
Web	08/27/2013	Closed with explanation	Yes
Phone	11/04/2013	Closed with explanation	Yes
Web	08/19/2013	Closed with explanation	Yes
Web	09/16/2013	Closed with explanation	Yes
Referral	08/19/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with explanation	Yes
Web	08/12/2013	Closed with explanation	Yes
Postal mail	08/19/2013	Closed with explanation	Yes
Postal mail	08/19/2013	Closed with explanation	Yes

Consumer Complaints

Yes	503530
No	509595
No	494243
No	494416
Yes	494987
No	503538
No	509643
No	503542
No	516522
No	487662
No	487665
No	516541
Yes	508289
Yes	530624
No	494430
No	501876
Yes	494439
No	487675
Yes	487676
Yes	494442
No	494446

Consumer Complaints

08/24/2013	Credit card	
09/05/2013	Mortgage	Conventional fixed mortgage
08/29/2013	Credit reporting	
08/17/2013	Money transfers	Domestic (US) money transfer
09/05/2013	Credit reporting	
08/17/2013	Mortgage	Conventional fixed mortgage
09/11/2013	Bank account or service	(CD) Certificate of deposit
09/11/2013	Mortgage	Conventional fixed mortgage
08/17/2013	Credit card	
08/24/2013	Mortgage	Conventional fixed mortgage
09/05/2013	Mortgage	Other mortgage
08/17/2013	Credit card	
08/29/2013	Credit card	
08/17/2013	Mortgage	Other mortgage
08/24/2013	Credit card	
09/05/2013	Credit reporting	
08/17/2013	Debt collection	Medical
08/12/2013	Mortgage	Other mortgage
08/24/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/17/2013	Debt collection	Credit card
08/12/2013	Bank account or service	Checking account

Consumer Complaints

APR or interest rate

Loan servicing, payments, escrow account

Unable to get credit report/credit score

Problem getting my free annual report

Money was not available when promised

Incorrect information on credit report

Account status

Loan servicing, payments, escrow account

Account opening, closing, or management

Credit decision / Underwriting

Customer service / Customer relations

Loan servicing, payments, escrow account

Settlement process and costs

Closing/Cancelling account

Credit line increase/decrease

Loan modification, collection, foreclosure

Customer service / Customer relations

Incorrect information on credit report

Account status

Cont'd attempts collect debt not owed

Debt was paid

Loan modification, collection, foreclosure

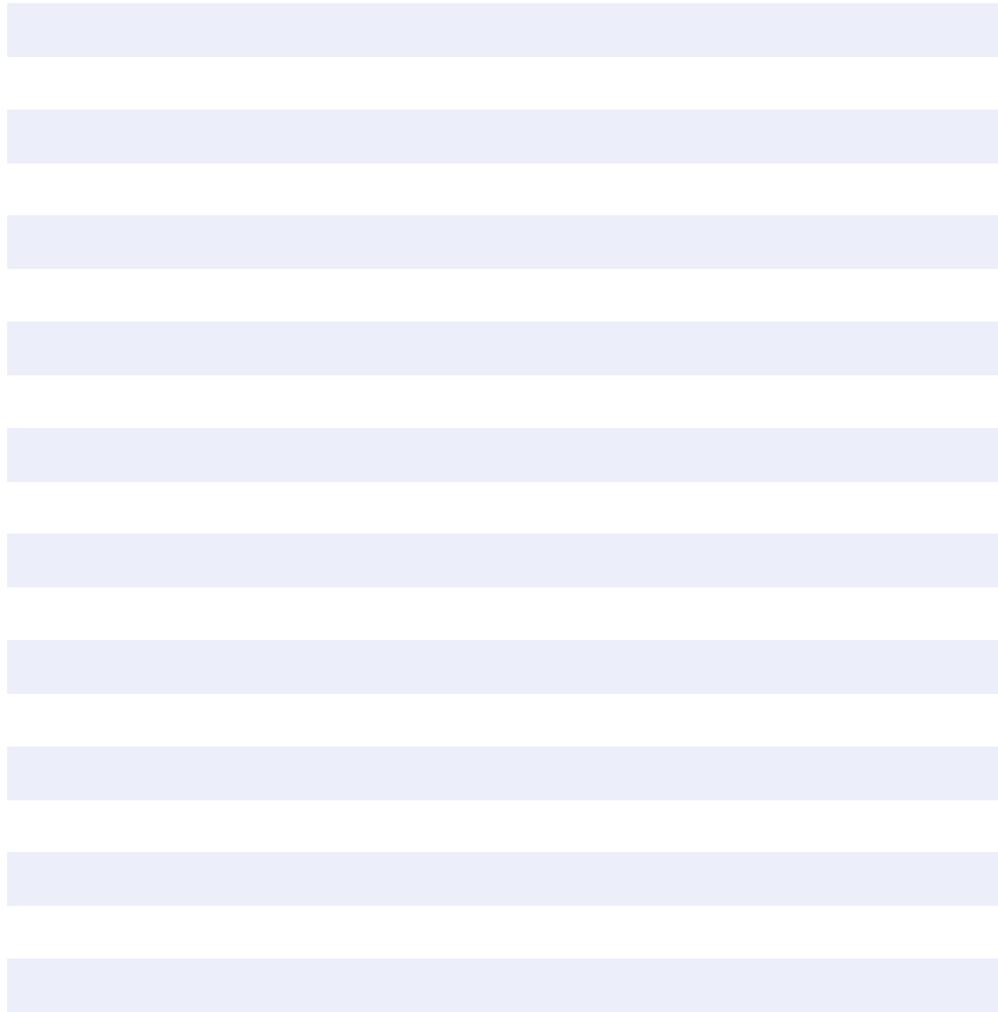
Loan modification, collection, foreclosure

False statements or representation

Indicated shouldn't respond to lawsuit

Account opening, closing, or management

Consumer Complaints



Consumer Complaints



Consumer Complaints

Citibank	MO	63116		N/A
JPMorgan Chase & Co.	FL	32303		N/A
Equifax	NC	27519		N/A
PayPal Holdings, Inc.	VA	23322	Older American	N/A
TransUnion Intermediate Holdings, Inc.	NJ	07866		N/A
Ditech Financial LLC	MI	48170		N/A
Union Bank	CA	91754		N/A
Pentagon FCU	PA	19130		N/A
Synchrony Financial	PR	00917		N/A
Ocwen	MN	56055		N/A
Wells Fargo & Company	FL	32750		N/A
Discover	IL	62221		N/A
JPMorgan Chase & Co.	FL	34997		N/A
Ocwen	MD	21215	Older American	N/A
Capital One	SC	29579		N/A
ARS National Services, Inc.	CA	92677		N/A
Expert Global Solutions, Inc.	DC	20019	Older American	N/A
Ocwen	FL	33024		N/A
Select Portfolio Servicing, Inc	NC	27455		N/A
Resurgent Capital Services L.P.	MS	39205		N/A
Wells Fargo & Company	DE	19807	Older American	N/A

Consumer Complaints

Web	08/24/2013	Closed with explanation	Yes
Web	09/06/2013	Closed with explanation	Yes
Fax	08/30/2013	Closed with explanation	Yes
Web	08/17/2013	Closed with monetary relief	Yes
Referral	09/06/2013	Closed with non-monetary relief	Yes
Web	08/19/2013	Closed with explanation	Yes
Phone	09/17/2013	Closed with monetary relief	Yes
Email	09/13/2013	Closed with non-monetary relief	Yes
Referral	08/19/2013	Closed with explanation	Yes
Web	08/26/2013	Closed with explanation	Yes
Postal mail	10/18/2013	Closed with explanation	Yes
Postal mail	08/19/2013	Closed with explanation	Yes
Postal mail	08/30/2013	Closed with non-monetary relief	Yes
Postal mail	08/19/2013	Closed with explanation	Yes
Web	08/24/2013	Closed with explanation	Yes
Web	09/06/2013	Closed with non-monetary relief	Yes
Referral	08/19/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with explanation	Yes
Web	10/17/2013	Closed with explanation	Yes
Referral	08/19/2013	Closed with explanation	Yes
Phone	08/13/2013	Closed with non-monetary relief	No

Consumer Complaints

No	503570
No	516556
Yes	508486
No	494451
No	516528
No	494455
No	523815
No	524254
No	494456
Yes	503595
No	516572
No	494458
No	508484
Yes	494717
Yes	503225
No	516579
No	494464
No	486949
No	503607
No	494473
No	487716

Consumer Complaints

08/12/2013	Credit card	
08/17/2013	Bank account or service	Other bank product/service
08/25/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/25/2013	Mortgage	Other mortgage
08/25/2013	Credit reporting	
08/17/2013	Credit reporting	
08/17/2013	Mortgage	FHA mortgage
08/12/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/25/2013	Credit reporting	
08/12/2013	Mortgage	FHA mortgage
09/05/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/25/2013	Credit card	
08/17/2013	Mortgage	Other mortgage
09/11/2013	Mortgage	Conventional fixed mortgage
08/25/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/29/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/05/2013	Credit card	
09/05/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/05/2013	Debt collection	I do not know
08/29/2013	Credit card	
08/17/2013	Debt collection	I do not know

Consumer Complaints

Other

Account opening, closing, or management

Disclosure verification of debt

Not given enough info to verify debt

Credit decision / Underwriting

Unable to get credit report/credit score

Problem getting my free annual report

Incorrect information on credit report

Information is not mine

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Improper use of my credit report

Report improperly shared by CRC

Loan servicing, payments, escrow account

Cont'd attempts collect debt not owed

Debt is not mine

Credit determination

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Improper contact or sharing of info

Contacted employer after asked not to

Loan modification, collection, foreclosure

Billing disputes

Cont'd attempts collect debt not owed

Debt is not mine

Communication tactics

Frequent or repeated calls

Billing disputes

Disclosure verification of debt

Not given enough info to verify debt

Consumer Complaints



Consumer Complaints



Consumer Complaints

Citibank	CA	94606	Older American	N/A
Wells Fargo & Company	NC	28387		N/A
Total Recovery Solutions	NV	89128		N/A
MidAmerica Mortgage Inc	CA	90815		N/A
Early Warning Services, LLC	RI	02809		N/A
LexisNexis	GA	30506		N/A
Bank of America	MN	55130	Older American	N/A
Ocwen	FL	32218		N/A
Equifax	WA	98639		N/A
Bank of America	FL	32218		N/A
Afni, Inc.	FL	33028		N/A
Amex	NY	11230		N/A
Wells Fargo & Company	PA	17036		N/A
JPMorgan Chase & Co.	LA	70003		N/A
Citibank	VA	23060		N/A
JPMorgan Chase & Co.	CA	92555		N/A
Citibank	MI	48114		N/A
Stephens and Michaels Associates, Inc.	OR	97089		N/A
Synchrony Financial	NY	13021		N/A
Citibank	PR	00726		N/A
Hunter Warfield, Inc.	NY	10803		N/A

Consumer Complaints

Phone	08/13/2013	Closed with explanation	Yes
Postal mail	08/19/2013	Closed with explanation	Yes
Web	01/08/2014	Closed with monetary relief	Yes
Web	08/26/2013	Closed with explanation	Yes
Web	08/24/2013	Closed with explanation	Yes
Referral	09/12/2013	Closed with explanation	Yes
Web	08/19/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with explanation	Yes
Web	08/29/2013	Closed with non-monetary relief	Yes
Web	08/13/2013	Closed with explanation	Yes
Referral	09/06/2013	Closed with explanation	Yes
Web	08/25/2013	Closed with explanation	Yes
Postal mail	08/19/2013	Closed with explanation	Yes
Web	09/13/2013	Closed with explanation	Yes
Web	08/26/2013	Closed with explanation	Yes
Web	08/30/2013	Closed with explanation	Yes
Referral	09/06/2013	Closed with explanation	Yes
Referral	09/06/2013	Closed with explanation	Yes
Web	09/06/2013	Closed with explanation	Yes
Postal mail	09/09/2013	Closed with monetary relief	Yes
Referral	08/19/2013	Closed with explanation	Yes

Consumer Complaints

No	487160
No	494728
Yes	502194
Yes	503619
No	503621
No	494479
No	494480
No	487723
No	501787
Yes	487454
No	515129
Yes	503635
No	494494
No	523861
No	503642
No	509746
No	516626
No	516627
No	516630
No	509755
No	494515

Consumer Complaints

08/12/2013	Mortgage	VA mortgage
09/05/2013	Mortgage	Other mortgage
09/17/2013	Credit card	
09/05/2013	Debt collection	I do not know
09/11/2013	Mortgage	Other mortgage
09/11/2013	Mortgage	Conventional fixed mortgage
08/12/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/17/2013	Mortgage	VA mortgage
08/25/2013	Credit reporting	
08/12/2013	Credit reporting	
09/05/2013	Mortgage	Conventional fixed mortgage
08/17/2013	Debt collection	I do not know
08/17/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/25/2013	Debt collection	I do not know
09/05/2013	Credit card	
08/29/2013	Credit reporting	
08/17/2013	Debt collection	Medical
08/29/2013	Credit card	
08/29/2013	Credit reporting	
08/25/2013	Mortgage	Other mortgage
08/29/2013	Credit card	

Consumer Complaints

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Closing/Cancelling account

Improper contact or sharing of info

Talked to a third party about my debt

Other

Loan modification,collection,foreclosure

Communication tactics

Threatened to take legal action

Loan modification,collection,foreclosure

Incorrect information on credit report

Personal information

Incorrect information on credit report

Information is not mine

Application, originator, mortgage broker

Disclosure verification of debt

Not given enough info to verify debt

Disclosure verification of debt

Not given enough info to verify debt

Cont'd attempts collect debt not owed

Debt is not mine

Billing disputes

Incorrect information on credit report

Account status

Cont'd attempts collect debt not owed

Debt is not mine

Credit card protection / Debt protection

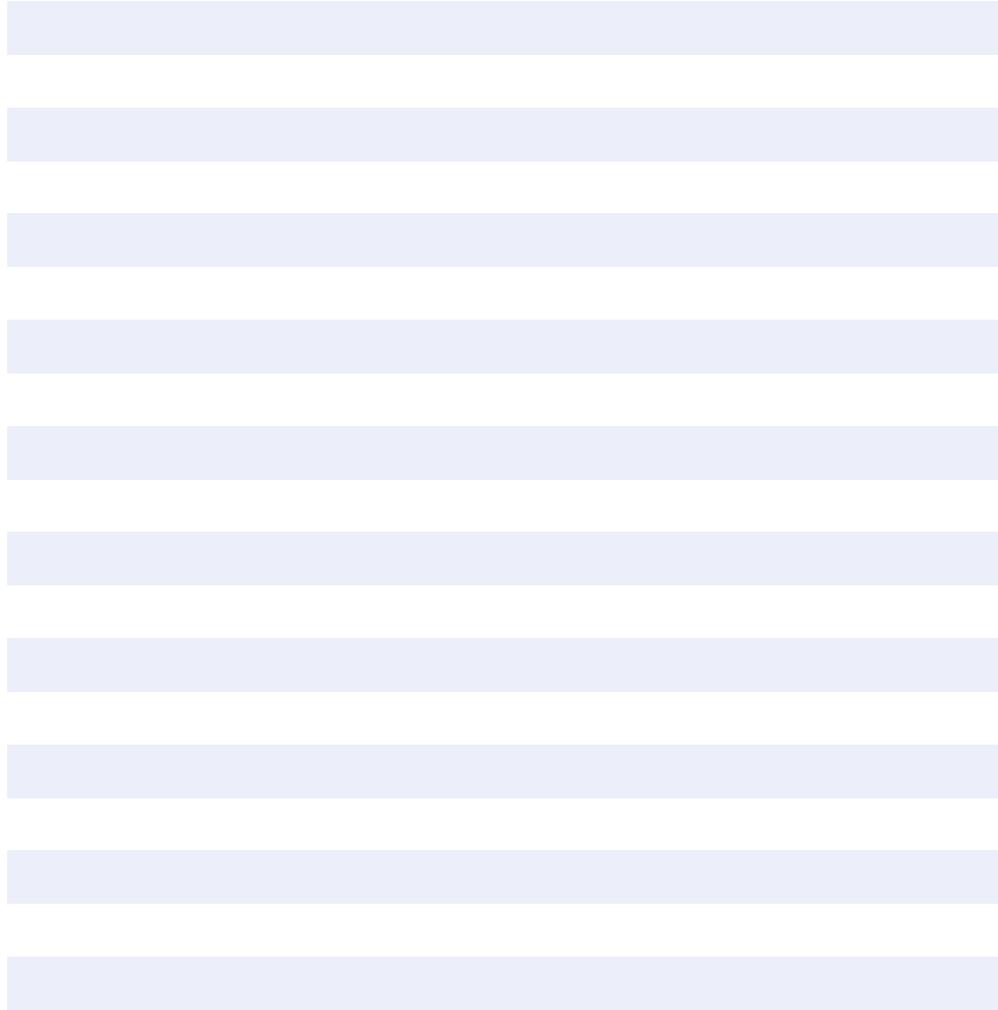
Incorrect information on credit report

Account status

Loan modification,collection,foreclosure

Billing disputes

Consumer Complaints



Consumer Complaints



Consumer Complaints

HSBC North America Holdings Inc.	GA	31322	Servicemember	N/A
Nationstar Mortgage	CA	91361		N/A
BBVA Compass	TX	75228		N/A
Client Services, Inc.	CT	06023		N/A
Nationstar Mortgage	HI	96791		N/A
Pulte Mortgage	TX	75219	Older American	N/A
Check into Cash, Inc.	LA	70125		N/A
Wells Fargo & Company	CA	92395		N/A
Experian	CA	93483		N/A
Experian	TX	75979		N/A
EverBank	MA	02715		N/A
E. A. Uffman & Associates, Inc	LA	70810		N/A
Convergent Resources, Inc.	TX	75043		N/A
Afni, Inc.	IL	62025		N/A
Citibank	OH	45069	Older American	N/A
Experian	IL	60565		N/A
Diversified Adjustment Service, Inc.	IL	61607		N/A
Capital One	GA	30342		N/A
TransUnion Intermediate Holdings, Inc.	IL	60565		N/A
Wells Fargo & Company	CA	95354		N/A
Synchrony Financial	NC	28409	Older American	N/A

Consumer Complaints

Referral	08/14/2013	Closed with explanation	Yes
Web	09/06/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with explanation	Yes
Web	09/05/2013	Closed with non-monetary relief	Yes
Postal mail	09/12/2013	Closed with explanation	Yes
Phone	09/12/2013	Closed with explanation	Yes
Web	01/08/2014	Closed with explanation	Yes
Postal mail	08/19/2013	Closed with explanation	Yes
Referral	09/19/2013	Closed with explanation	Yes
Postal mail	08/15/2013	Closed with non-monetary relief	Yes
Phone	09/06/2013	Closed with explanation	Yes
Referral	08/19/2013	Closed with explanation	Yes
Referral	08/19/2013	Closed with explanation	Yes
Referral	08/26/2013	Closed with explanation	Yes
Web	09/05/2013	Closed with explanation	Yes
Postal mail	09/23/2013	Closed with explanation	Yes
Referral	08/19/2013	Closed with explanation	Yes
Web	08/29/2013	Closed with explanation	Yes
Postal mail	09/23/2013	Closed with explanation	Yes
Postal mail	08/26/2013	Closed with explanation	Yes
Fax	09/03/2013	Closed with monetary relief	Yes

Consumer Complaints

Yes	487047
No	514974
No	531862
No	516635
No	523130
Yes	524493
No	487752
No	494521
No	503663
No	487003
No	516648
No	494539
No	494534
No	503684
No	516652
No	509776
No	494563
No	509772
No	509777
No	501642
No	508503

Consumer Complaints

08/12/2013	Student loan	Non-federal student loan
08/17/2013	Credit card	
09/11/2013	Debt collection	Medical
08/25/2013	Mortgage	Other mortgage
08/25/2013	Mortgage	Other mortgage
08/12/2013	Debt collection	Federal student loan
09/11/2013	Credit reporting	
09/05/2013	Mortgage	Other mortgage
08/25/2013	Credit reporting	
09/11/2013	Mortgage	Other mortgage
08/17/2013	Credit reporting	
09/05/2013	Bank account or service	Other bank product/service
08/29/2013	Mortgage	Other mortgage
08/12/2013	Mortgage	FHA mortgage
09/11/2013	Mortgage	Home equity loan or line of credit
09/05/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/17/2013	Credit reporting	
08/29/2013	Mortgage	Conventional fixed mortgage
08/17/2013	Credit reporting	
09/05/2013	Bank account or service	Checking account
08/29/2013	Credit card	

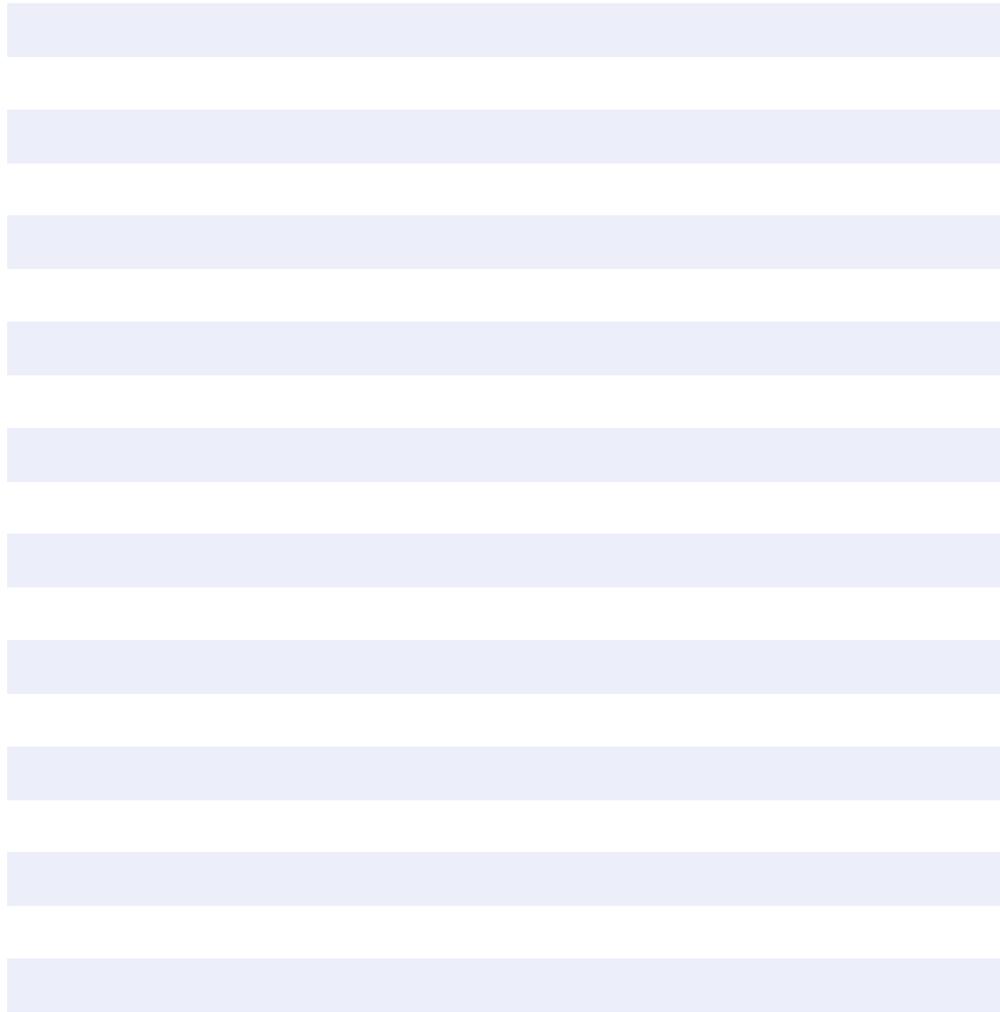
Consumer Complaints

Repaying your loan	Repaying your loan
Credit determination	
Cont'd attempts collect debt not owed	Debt was paid
Loan servicing, payments, escrow account	
Credit decision / Underwriting	
Cont'd attempts collect debt not owed	Debt was paid
Unable to get credit report/credit score	Problem getting my free annual report
Loan servicing, payments, escrow account	
Incorrect information on credit report	Information is not mine
Other	
Incorrect information on credit report	Account status
Account opening, closing, or management	
Loan servicing, payments, escrow account	
Application, originator, mortgage broker	
Loan servicing, payments, escrow account	
Loan servicing, payments, escrow account	
Incorrect information on credit report	Account status
Loan modification, collection, foreclosure	
Incorrect information on credit report	Information is not mine
Deposits and withdrawals	
Billing disputes	

Consumer Complaints



Consumer Complaints



Consumer Complaints

JPMorgan Chase & Co.	MA	02148		N/A
JPMorgan Chase & Co.	NJ	07856		N/A
Frost-Arnett Company	NC	27858		N/A
Bank of America	GA	30066		N/A
USAA Savings	AZ	85750		N/A
Heartland Payment Systems	PA	19153	Servicemember	N/A
Equifax	UT	84124		N/A
Bank of America	MS	39211		N/A
TransUnion Intermediate Holdings, Inc.	PA	17055		N/A
Ocwen	HI	96817		N/A
Equifax	OK	74106		N/A
Synchrony Financial	MD	21217		N/A
Wells Fargo & Company	FL	33967		N/A
Associated Mortgage Corporation	OK	74014		N/A
USAA Savings	TN	37027	Servicemember	N/A
Wells Fargo & Company	CA	94558		N/A
Experian	OK	74106		N/A
Ditech Financial LLC	CA	92880		N/A
Equifax	VA	22312		N/A
Wells Fargo & Company	VA	20124	Older American	N/A
Synchrony Financial	FL	33334		N/A

Consumer Complaints

Web	08/13/2013	Closed with explanation	Yes
Web	08/17/2013	Closed with non-monetary relief	Yes
Referral	10/23/2013	Closed with explanation	Yes
Postal mail	08/26/2013	Closed with explanation	Yes
Postal mail	08/26/2013	Closed with explanation	Yes
Web	08/14/2013	Closed with explanation	Yes
Web	09/14/2013	Closed with non-monetary relief	Yes
Referral	09/06/2013	Closed with explanation	Yes
Postal mail	08/26/2013	Closed with non-monetary relief	Yes
Postal mail	09/12/2013	Closed with explanation	Yes
Referral	09/09/2013	Closed with explanation	Yes
Web	09/06/2013	Closed with explanation	Yes
Postal mail	08/30/2013	Closed with explanation	Yes
Web	09/09/2013	Closed with explanation	Yes
Web	09/12/2013	Closed with explanation	Yes
Web	09/06/2013	Closed with explanation	Yes
Referral	09/09/2013	Closed with non-monetary relief	Yes
Web	08/30/2013	Closed with explanation	Yes
Web	08/17/2013	Closed with non-monetary relief	Yes
Phone	09/06/2013	Closed with monetary relief	Yes
Referral	08/30/2013	Closed with explanation	Yes

Consumer Complaints

No	487789
No	494560
No	523911
No	503703
No	503704
Yes	486957
No	523916
No	516678
No	503707
No	523120
No	493361
No	516685
Yes	509811
No	487810
No	522820
Yes	514992
No	493363
No	509825
Yes	494584
No	516701
No	509829

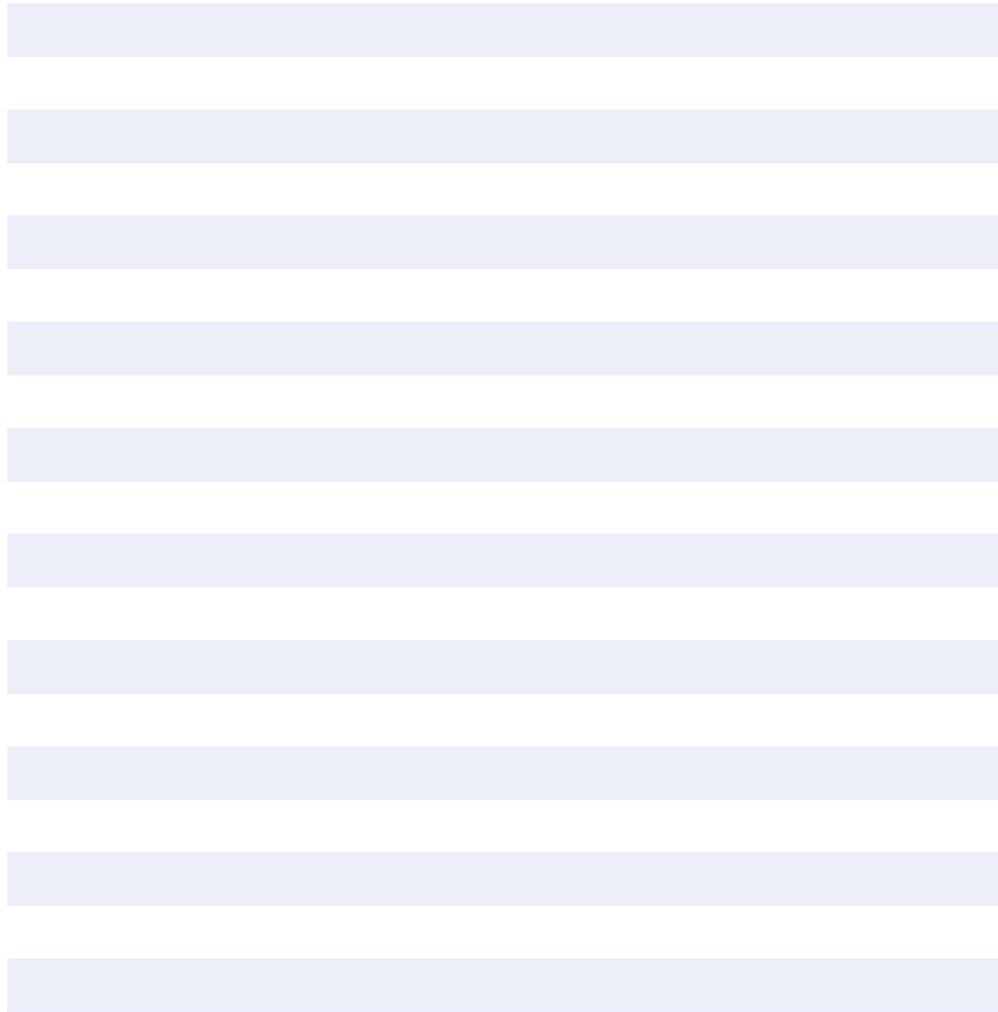
Consumer Complaints

09/11/2013	Credit reporting	
09/05/2013	Mortgage	Conventional fixed mortgage
08/18/2013	Student loan	Non-federal student loan
09/05/2013	Mortgage	Conventional fixed mortgage
09/06/2013	Mortgage	Home equity loan or line of credit
08/25/2013	Bank account or service	Checking account
08/18/2013	Mortgage	Conventional fixed mortgage
08/18/2013	Credit reporting	
09/06/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/18/2013	Mortgage	FHA mortgage
08/25/2013	Mortgage	Other mortgage
08/25/2013	Mortgage	Conventional fixed mortgage
08/29/2013	Credit card	
08/18/2013	Credit reporting	
09/06/2013	Credit card	
09/06/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/25/2013	Credit card	
08/29/2013	Mortgage	Conventional fixed mortgage
08/18/2013	Credit card	
08/18/2013	Credit reporting	
08/29/2013	Mortgage	Conventional adjustable mortgage (ARM)

Consumer Complaints

Incorrect information on credit report	Information is not mine
Loan servicing, payments, escrow account	
Problems when you are unable to pay	Problems when you are unable to pay
Settlement process and costs	
Loan modification, collection, foreclosure	
Account opening, closing, or management	
Loan servicing, payments, escrow account	
Incorrect information on credit report	Account status
False statements or representation	Impersonated an attorney or official
Loan modification, collection, foreclosure	
Other	
Loan modification, collection, foreclosure	
Credit determination	
Unable to get credit report/credit score	Problem getting my free annual report
Credit card protection / Debt protection	
Loan modification, collection, foreclosure	
Closing/Cancelling account	
Loan servicing, payments, escrow account	
Credit card protection / Debt protection	
Incorrect information on credit report	Account status
Loan modification, collection, foreclosure	

Consumer Complaints



Consumer Complaints



Consumer Complaints

Equifax	TX	76119		N/A
PHH Mortgage	WI	53572		N/A
Navient Solutions, Inc.	FL	34653		N/A
Flagship Financial Group	CA	95035		N/A
Ocwen	AL	35234	Older American	N/A
Fidelity National Information Services, Inc. (FNIS)	IL	60563		N/A
Ditech Financial LLC	CA	93532		N/A
Equifax	NY	11729		N/A
CNG Financial Corporation	TX	75057		N/A
SunTrust Banks, Inc.	OR	97304		N/A
HSBC North America Holdings Inc.	WA	98033		N/A
JPMorgan Chase & Co.	WA	98501		N/A
JPMorgan Chase & Co.	CA	93311		N/A
TransUnion Intermediate Holdings, Inc.	NY	10601	Older American	N/A
Barclays PLC	CA	94111		N/A
Wells Fargo & Company	FL	32514		N/A
First National Bank of Omaha	FL	33157		N/A
Wells Fargo & Company	MA	21212		N/A
JPMorgan Chase & Co.	NY	14450		N/A
Experian	CA	95762		N/A
CIT Bank National Association	CA	91102		N/A

Consumer Complaints

Postal mail	10/01/2013	Closed with explanation	Yes
Web	09/09/2013	Closed with explanation	Yes
Web	08/19/2013	Closed with monetary relief	Yes
Web	09/06/2013	Closed with explanation	Yes
Web	09/06/2013	Closed with explanation	Yes
Web	08/28/2013	Closed with explanation	Yes
Web	08/19/2013	Closed with explanation	Yes
Web	08/17/2013	Closed with explanation	Yes
Phone	09/25/2013	Closed with explanation	No
Referral	08/19/2013	Closed with explanation	Yes
Referral	08/27/2013	Closed with explanation	Yes
Web	08/27/2013	Closed with explanation	Yes
Web	08/30/2013	Closed with explanation	Yes
Web	08/20/2013	Closed with non-monetary relief	Yes
Web	09/05/2013	Closed with explanation	Yes
Web	09/09/2013	Closed with explanation	Yes
Web	08/25/2013	Closed with explanation	Yes
Phone	08/30/2013	Closed with explanation	Yes
Web	08/18/2013	Closed with non-monetary relief	Yes
Web	08/18/2013	Closed with non-monetary relief	Yes
Web	08/30/2013	Closed with explanation	Yes

Consumer Complaints

No	523904
No	516708
No	494601
Yes	517323
No	517327
No	503770
No	494605
Yes	493098
	517331
Yes	494608
No	501583
No	503777
Yes	509860
No	494612
No	517341
Yes	517342
No	503784
No	509865
Yes	494614
Yes	494911
Yes	509870

Consumer Complaints

09/06/2013	Credit card	
09/06/2013	Credit card	
09/06/2013	Credit card	
08/12/2013	Credit reporting	
09/06/2013	Bank account or service	Checking account
08/25/2013	Mortgage	Conventional fixed mortgage
09/06/2013	Bank account or service	Checking account
08/30/2013	Credit reporting	
08/30/2013	Credit card	
09/11/2013	Mortgage	Conventional fixed mortgage
08/30/2013	Money transfers	International money transfer
08/25/2013	Student loan	Non-federal student loan
08/25/2013	Consumer Loan	Vehicle loan
08/30/2013	Mortgage	Other mortgage
09/11/2013	Credit reporting	
08/30/2013	Student loan	Non-federal student loan
09/06/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/12/2013	Bank account or service	Savings account
09/06/2013	Mortgage	Conventional fixed mortgage
08/30/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/11/2013	Debt collection	Other (i.e. phone, health club, etc.)

Consumer Complaints

Other

Transaction issue

Payoff process

Incorrect information on credit report

Account status

Making/receiving payments, sending money

Loan modification, collection, foreclosure

Making/receiving payments, sending money

Improper use of my credit report

Report improperly shared by CRC

Billing disputes

Loan servicing, payments, escrow account

Incorrect/missing disclosures or info

Repaying your loan

Repaying your loan

Taking out the loan or lease

Loan servicing, payments, escrow account

Incorrect information on credit report

Personal information

Repaying your loan

Repaying your loan

Loan modification, collection, foreclosure

Deposits and withdrawals

Application, originator, mortgage broker

Loan modification, collection, foreclosure

Disclosure verification of debt

Not given enough info to verify debt

Consumer Complaints



Consumer Complaints



Consumer Complaints

Citibank	PR	00659		N/A
Bank of America	WA	98290		N/A
Citibank	CA	95061		N/A
TransUnion Intermediate Holdings, Inc.	LA	70065		N/A
PNC Bank N.A.	VA	23417		N/A
HSBC North America Holdings Inc.	NY	12550	Older American	N/A
Bank of America	WA	98101	Older American	N/A
Equifax	OR	97709		N/A
Capital One	CA	93532		N/A
JPMorgan Chase & Co.	CA	90036	Older American	N/A
Wells Fargo & Company	CA	92009	Older American	N/A
Navient Solutions, Inc.	FL	33777		N/A
Bank of America	MA	01845		N/A
Proficio Mortgage Ventures, LLC	CA	91709		N/A
Experian	NY	12455		N/A
Navient Solutions, Inc.	CT	06516		N/A
Nationstar Mortgage	MD	20607		N/A
Citizens Financial Group, Inc.	MI	48316		N/A
Ocwen	CA	92883		N/A
Ocwen	IL	61270		N/A
Encore Capital Group	CA	92821		N/A

Consumer Complaints

Web	09/09/2013	Closed with non-monetary relief	Yes
Web	09/05/2013	Closed with explanation	Yes
Web	10/03/2013	Closed with explanation	Yes
Postal mail	08/26/2013	Closed with explanation	Yes
Web	09/06/2013	Closed with explanation	Yes
Web	10/18/2013	Closed with explanation	Yes
Web	09/06/2013	Closed with monetary relief	Yes
Web	08/29/2013	Closed with explanation	Yes
Phone	08/30/2013	Closed with monetary relief	Yes
Phone	09/13/2013	Closed with explanation	Yes
Web	08/29/2013	Closed with explanation	Yes
Web	08/26/2013	Closed with explanation	Yes
Web	08/26/2013	Closed with explanation	Yes
Web	08/30/2013	Closed with monetary relief	Yes
Web	09/14/2013	Closed with non-monetary relief	Yes
Web	08/30/2013	Closed with explanation	Yes
Web	09/06/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with explanation	Yes
Web	09/06/2013	Closed with explanation	Yes
Web	08/30/2013	Closed with explanation	Yes
Referral	09/12/2013	Closed with explanation	Yes

Consumer Complaints

No	517352
No	517354
No	516755
No	487796
Yes	517364
No	503796
No	517356
Yes	510347
No	510350
No	522675
No	510341
No	503803
No	501484
No	510356
No	524003
No	510361
Yes	517373
No	487872
No	517377
No	510362
No	523921

Consumer Complaints

08/30/2013	Mortgage	Other mortgage
08/30/2013	Mortgage	Other mortgage
08/30/2013	Mortgage	Conventional fixed mortgage
08/12/2013	Credit reporting	
08/30/2013	Mortgage	Conventional fixed mortgage
08/30/2013	Credit card	
09/11/2013	Debt collection	I do not know
08/18/2013	Debt collection	Credit card
08/18/2013	Credit reporting	
08/30/2013	Credit reporting	
08/18/2013	Mortgage	Home equity loan or line of credit
08/12/2013	Mortgage	Conventional fixed mortgage
09/06/2013	Debt collection	Credit card
08/18/2013	Debt collection	I do not know
08/18/2013	Credit card	
08/30/2013	Bank account or service	Checking account
09/17/2013	Mortgage	Conventional fixed mortgage
08/18/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/12/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/18/2013	Mortgage	FHA mortgage

Consumer Complaints

Loan modification,collection,foreclosure

Loan servicing, payments, escrow account

Loan modification,collection,foreclosure

Incorrect information on credit report

Account status

Credit decision / Underwriting

Cash advance fee

Cont'd attempts collect debt not owed

Debt is not mine

Cont'd attempts collect debt not owed

Debt is not mine

Credit reporting company's investigation

Investigation took too long

Incorrect information on credit report

Information is not mine

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

False statements or representation

Attempted to collect wrong amount

Cont'd attempts collect debt not owed

Debt is not mine

Billing disputes

Making/receiving payments, sending money

Loan modification,collection,foreclosure

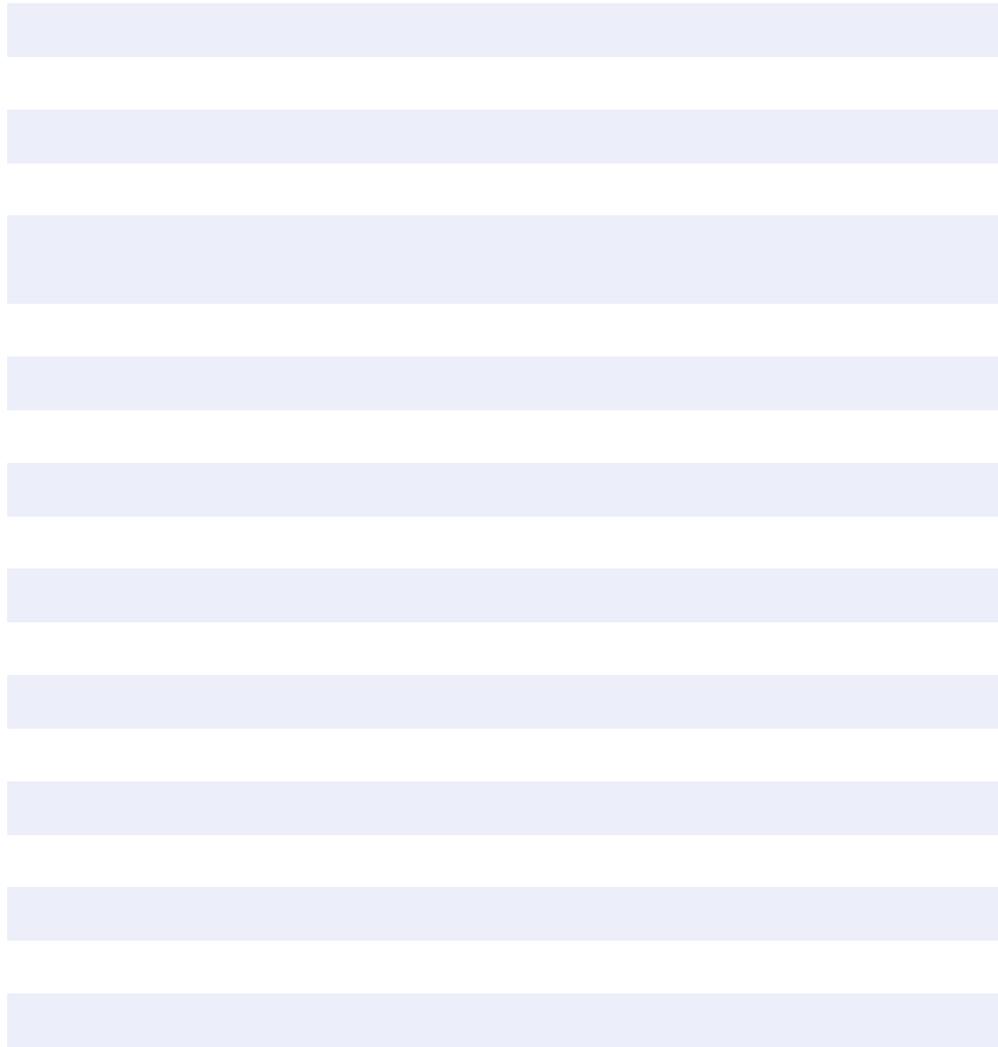
Disclosure verification of debt

Not given enough info to verify debt

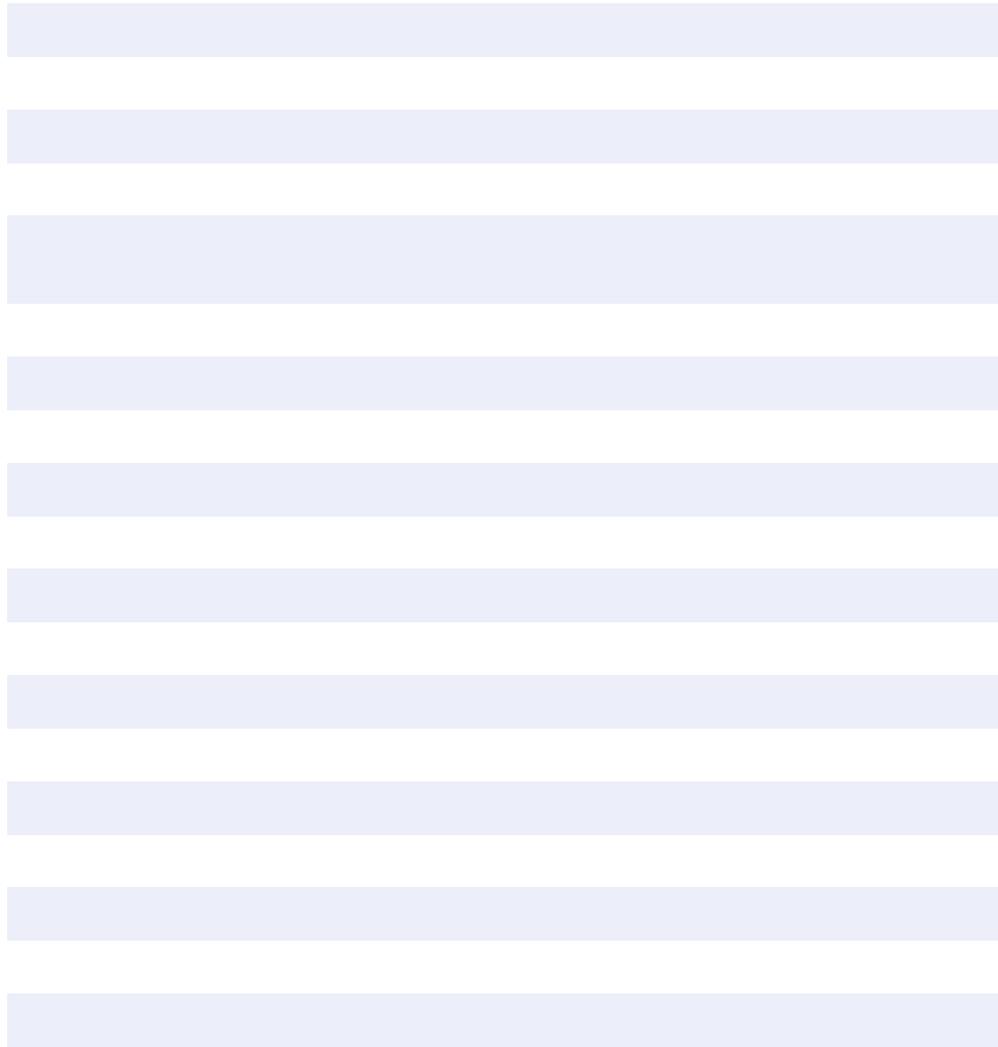
Settlement process and costs

Settlement process and costs

Consumer Complaints



Consumer Complaints



Consumer Complaints

JPMorgan Chase & Co.	CA	91601		N/A
Ditech Financial LLC	FL	33614		N/A
Zions Bancorporation	OH	45239		N/A
Equifax	GA	30901		N/A
Bank of America	VA	22182		N/A
JPMorgan Chase & Co.	CA	91307	Older American, Servicemember	N/A
Northstar Location Services, LLC	KY	41075		N/A
Monarch Recovery Holdings, Inc.	FL	33165		N/A
Resurgent Capital Services L.P.	IL	60615		N/A
Equifax	IL	60654		N/A
PNC Bank N.A.	VA	22030		N/A
JPMorgan Chase & Co.	MN	56042		N/A
Capital One	MD	20748		N/A
The Bureaus, Inc.	TX	78676	Servicemember	N/A
Capital One	FL	34747		N/A
U.S. Bancorp	CO	80010		N/A
Nationstar Mortgage	VA	22485		N/A
Credit Systems International, Inc.	TX	76008		N/A
Bank of America	CA	94580		N/A
Nationstar Mortgage	MO	65721		N/A

Consumer Complaints

Postal mail	09/03/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with explanation	Yes
Referral	09/03/2013	Closed with explanation	Yes
Postal mail	08/28/2013	Closed with non-monetary relief	Yes
Web	09/03/2013	Closed with explanation	Yes
Web	08/30/2013	Closed with explanation	Yes
Web	09/14/2013	Closed	Yes
Referral	10/16/2013	Closed with non-monetary relief	No
Web	08/20/2013	Closed with non-monetary relief	Yes
Web	09/05/2013	Closed with explanation	Yes
Web	08/20/2013	Closed with explanation	Yes
Phone	08/13/2013	Closed with explanation	Yes
Web	09/06/2013	Closed with explanation	Yes
Web	10/03/2013	Closed with explanation	Yes
Web	08/18/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with explanation	Yes
Web	09/18/2013	Closed with explanation	Yes
Web	08/20/2013	Closed with explanation	Yes
Web	08/13/2013	Closed with explanation	Yes
Web	08/20/2013	Closed with explanation	Yes

Consumer Complaints

Yes	510061
No	510369
No	510370
No	487889
No	510372
No	510376
No	524019
No	493014
No	494993
No	510390
No	494671
No	487903
Yes	517395
No	494664
No	493225
Yes	510077
No	531705
No	494678
Yes	487912
No	494681

Consumer Complaints

08/30/2013	Mortgage	FHA mortgage
09/17/2013	Mortgage	VA mortgage
08/30/2013	Mortgage	Other mortgage
08/12/2013	Credit reporting	
08/30/2013	Mortgage	Other mortgage
08/12/2013	Mortgage	Conventional fixed mortgage
08/18/2013	Consumer Loan	Vehicle loan
08/12/2013	Credit card	
08/30/2013	Mortgage	Reverse mortgage
08/30/2013	Credit card	
08/30/2013	Mortgage	Other mortgage
09/17/2013	Credit card	
08/18/2013	Mortgage	Other mortgage
09/11/2013	Debt collection	Medical
09/06/2013	Credit reporting	
08/30/2013	Bank account or service	Checking account
08/12/2013	Debt collection	Credit card
08/18/2013	Debt collection	Credit card
09/17/2013	Credit reporting	
08/30/2013	Credit card	
08/30/2013	Bank account or service	(CD) Certificate of deposit
08/30/2013	Credit card	

Consumer Complaints

Loan servicing, payments, escrow account

Loan servicing, payments, escrow account

Loan modification, collection, foreclosure

Unable to get credit report/credit score Problem getting report or credit score

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Managing the loan or lease

Billing disputes

Loan servicing, payments, escrow account

Billing disputes

Loan servicing, payments, escrow account

Rewards

Credit decision / Underwriting

Disclosure verification of debt Right to dispute notice not received

Incorrect information on credit report Public record

Deposits and withdrawals

False statements or representation Attempted to collect wrong amount

Communication tactics Used obscene/profane/abusive language

Incorrect information on credit report Account status

Closing/Cancelling account

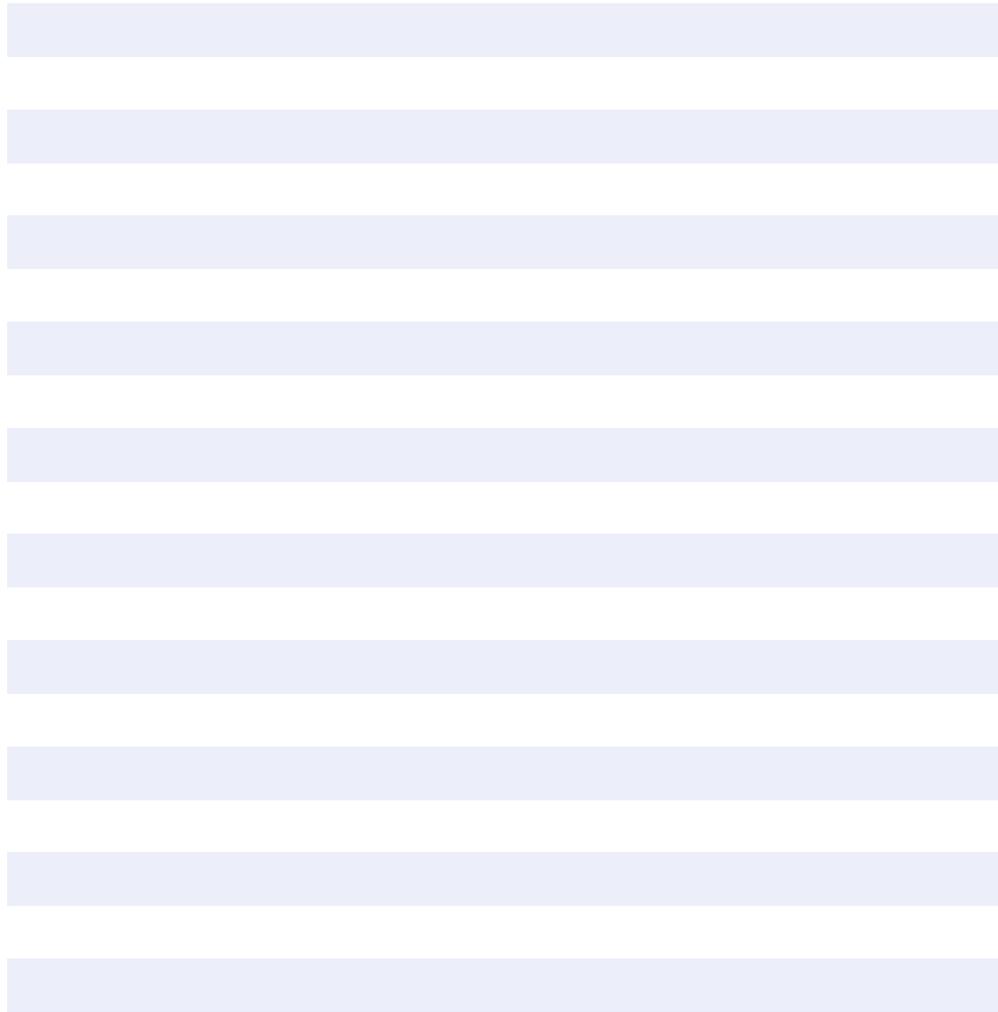
Account opening, closing, or management

Billing disputes

Consumer Complaints



Consumer Complaints



Consumer Complaints

Bank of America	TX	76051		N/A
M&T Bank Corporation	VA	23453		N/A
Wells Fargo & Company	WA	99353		N/A
Experian	FL	33756	Older American	N/A
JPMorgan Chase & Co.	FL	33317		N/A
Bank of America	TX	76002		N/A
JPMorgan Chase & Co.	IL	60154		N/A
Citibank	MD	21842		N/A
Bank of America	NY	11520		N/A
U.S. Bancorp	CA	90034		N/A
PNC Bank N.A.	WI	53142		N/A
Citibank	NJ	07078		N/A
HSBC North America Holdings Inc.	GA	30024		N/A
The Thomas Agency, Inc.	ND	58705	Servicemember	N/A
TransUnion Intermediate Holdings, Inc.	NC	28560		N/A
Bank of America	FL	33433		N/A
Glasser and Glasser, PLC	VA	20148		N/A
Portfolio Recovery Associates, Inc.	CO	81601		N/A
Banco Popular de Puerto Rico	PR	00639		N/A
Citibank	DC	20005		N/A
Discover	TX	75080		N/A
Synchrony Financial	WA	98390		N/A

Consumer Complaints

Web	08/30/2013	Closed with explanation	Yes
Web	09/18/2013	Closed with explanation	Yes
Referral	08/30/2013	Closed with explanation	Yes
Web	08/12/2013	Closed with explanation	Yes
Referral	09/03/2013	Closed with monetary relief	Yes
Web	08/13/2013	Closed with explanation	Yes
Web	08/21/2013	Closed with explanation	Yes
Postal mail	08/13/2013	Closed with monetary relief	Yes
Referral	08/30/2013	Closed with explanation	Yes
Postal mail	08/30/2013	Closed with non-monetary relief	Yes
Postal mail	09/03/2013	Closed with explanation	Yes
Phone	09/18/2013	Closed with explanation	Yes
Web	08/20/2013	Closed with explanation	Yes
Web	10/21/2013	Closed with explanation	Yes
Web	09/06/2013	Closed with explanation	Yes
Web	08/30/2013	Closed with monetary relief	Yes
Phone	10/16/2013	Closed with monetary relief	Yes
Web	08/18/2013	Closed with explanation	Yes
Postal mail	10/08/2013	Closed with explanation	Yes
Postal mail	08/30/2013	Closed with explanation	Yes
Referral	08/30/2013	Closed with explanation	Yes
Referral	08/30/2013	Closed with explanation	Yes

Consumer Complaints

Yes	510401
No	530671
No	510430
No	487878
No	510496
No	487919
No	494689
No	487169
Yes	510404
No	510405
No	510034
No	530684
No	494691
No	524048
No	517312
Yes	511651
No	488637
Yes	494695
No	530694
No	510416
No	510500
No	510484

Consumer Complaints

08/18/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/17/2013	Mortgage	Conventional fixed mortgage
08/30/2013	Mortgage	Other mortgage
09/11/2013	Credit reporting	
09/06/2013	Consumer Loan	Vehicle loan
08/18/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/19/2013	Credit reporting	
08/19/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/17/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/30/2013	Student loan	Non-federal student loan
09/11/2013	Credit reporting	
08/19/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/19/2013	Mortgage	FHA mortgage
09/17/2013	Debt collection	I do not know
09/17/2013	Credit card	
09/11/2013	Credit reporting	
09/11/2013	Bank account or service	Other bank product/service
08/30/2013	Mortgage	FHA mortgage
09/06/2013	Credit reporting	
08/30/2013	Credit reporting	
09/11/2013	Credit reporting	

Consumer Complaints

Application, originator, mortgage broker

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Incorrect information on credit report

Account status

Problems when you are unable to pay

Application, originator, mortgage broker

Incorrect information on credit report

Information is not mine

Taking/threatening an illegal action

Threatened arrest/jail if do not pay

Loan modification, collection, foreclosure

Repaying your loan

Repaying your loan

Incorrect information on credit report

Account status

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Cont'd attempts collect debt not owed

Debt is not mine

Billing statement

Incorrect information on credit report

Information is not mine

Deposits and withdrawals

Loan modification, collection, foreclosure

Credit reporting company's investigation

Problem with statement of dispute

Incorrect information on credit report

Account status

Incorrect information on credit report

Information is not mine

Consumer Complaints



Consumer Complaints



Consumer Complaints

First Tennessee Bank	PA	18058		N/A
Ocwen	FL	33619		N/A
HSBC North America Holdings Inc.	NC	27707		N/A
Equifax	NC	27214	Older American	N/A
Capital One	FL	33334		N/A
Nationstar Mortgage	PA	18058		N/A
Experian	NY	11210		N/A
Liberty Holdings, LLC	CO	80920	Servicemember	N/A
Wells Fargo & Company	FL	34120	Older American	N/A
Navient Solutions, Inc.	NY	10036		N/A
Experian	ID	83713		N/A
JPMorgan Chase & Co.	NC	28269		N/A
Wells Fargo & Company	OR	97007		N/A
Phillips & Cohen Associates, Ltd.	OH	43220	Older American	N/A
Bank of America	LA	71467	Older American	N/A
Equifax	IL	60634		N/A
Wells Fargo & Company	WY	82433		N/A
Fifth Third Financial Corporation	MI	49505		N/A
Equifax	CT	06340		N/A
Equifax	WV	24910		N/A
Equifax	ID	83713		N/A

Consumer Complaints

Web	08/20/2013	Closed with explanation	Yes
Web	09/18/2013	Closed with explanation	Yes
Referral	09/03/2013	Closed with explanation	Yes
Fax	10/17/2013	Closed with non-monetary relief	Yes
Referral	09/06/2013	Closed with explanation	Yes
Web	08/30/2013	Closed with explanation	Yes
Web	08/18/2013	Closed with explanation	Yes
Web	08/18/2013	Closed with explanation	Yes
Web	09/18/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with non-monetary relief	Yes
Referral	10/09/2013	Closed with non-monetary relief	Yes
Web	08/20/2013	Closed with explanation	Yes
Web	08/20/2013	Closed with non-monetary relief	Yes
Phone	09/18/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with explanation	Yes
Referral	11/05/2013	Closed with non-monetary relief	Yes
Web	09/19/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with explanation	Yes
Web	09/06/2013	Closed with explanation	Yes
Postal mail	09/17/2013	Closed with explanation	Yes
Referral	09/12/2013	Closed with explanation	Yes

Consumer Complaints

No	494704
No	530701
No	510534
No	522815
No	517431
No	494705
No	495199
No	495202
No	530709
No	510422
No	524036
No	495208
No	495209
No	530710
No	531858
No	523082
No	524075
Yes	510432
Yes	517444
No	510436
No	524079

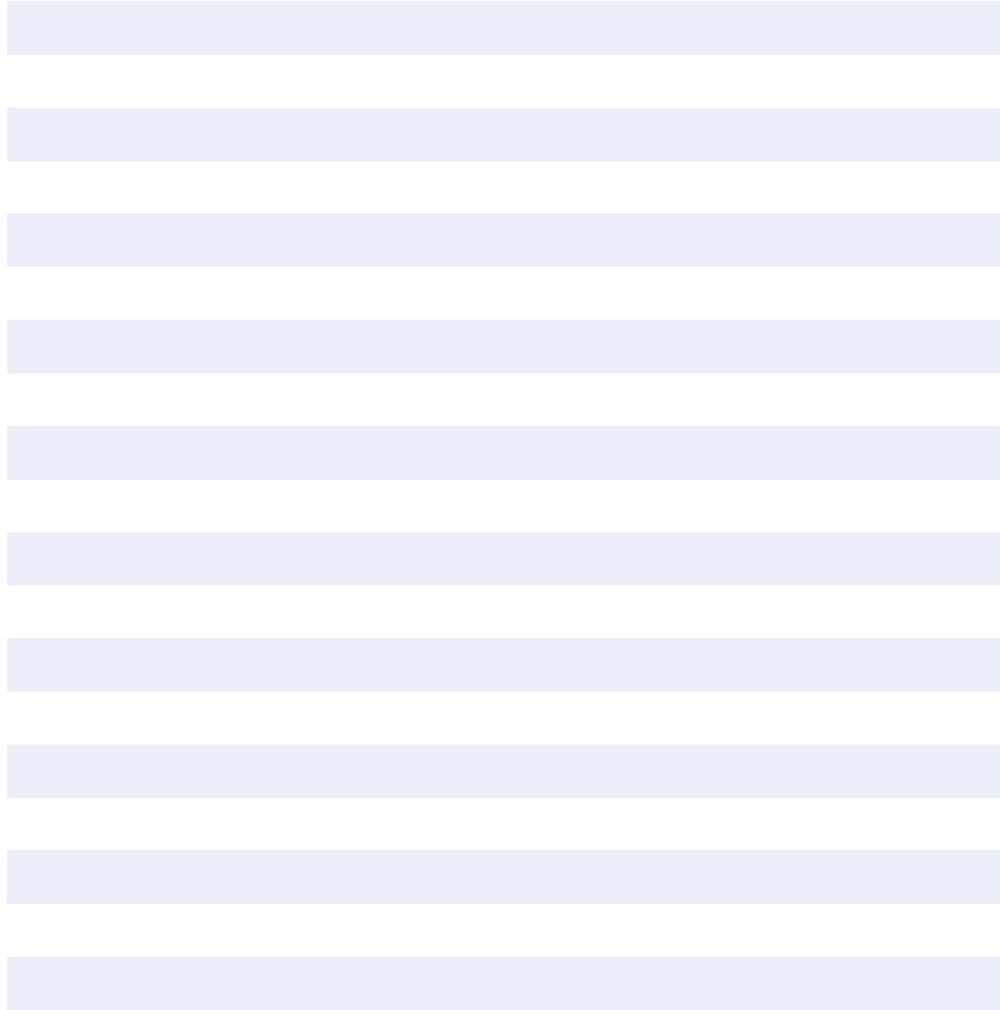
Consumer Complaints

09/11/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/06/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/17/2013	Credit card	
08/12/2013	Credit card	
08/19/2013	Consumer Loan	Vehicle lease
08/19/2013	Mortgage	Other mortgage
09/17/2013	Mortgage	Other mortgage
08/19/2013	Mortgage	Reverse mortgage
09/11/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/06/2013	Mortgage	Other mortgage
09/17/2013	Mortgage	Other mortgage
09/06/2013	Credit reporting	
08/19/2013	Mortgage	Other mortgage
08/30/2013	Mortgage	Other mortgage
09/17/2013	Mortgage	FHA mortgage
08/30/2013	Credit reporting	
09/06/2013	Bank account or service	Checking account
09/06/2013	Credit card	
08/19/2013	Mortgage	Other mortgage
08/30/2013	Mortgage	Conventional fixed mortgage
08/30/2013	Mortgage	Other mortgage

Consumer Complaints

Disclosure verification of debt	Not given enough info to verify debt
Taking/threatening an illegal action	Attempted to/Collected exempt funds
Credit card protection / Debt protection	
Other	
Problems when you are unable to pay	
Loan modification, collection, foreclosure	
Loan modification, collection, foreclosure	
Settlement process and costs	
Disclosure verification of debt	Not given enough info to verify debt
Loan servicing, payments, escrow account	
Loan modification, collection, foreclosure	
Incorrect information on credit report	Account status
Loan modification, collection, foreclosure	
Loan modification, collection, foreclosure	
Application, originator, mortgage broker	
Credit reporting company's investigation	Problem with statement of dispute
Account opening, closing, or management	
Other fee	
Loan servicing, payments, escrow account	
Loan servicing, payments, escrow account	
Loan modification, collection, foreclosure	

Consumer Complaints



Consumer Complaints



Consumer Complaints

The CMI Group, Inc.	TN	37415		N/A
Diversified Consultants, Inc.	MD	21210		N/A
Capital One	OH	44060		N/A
JPMorgan Chase & Co.	WI	53051	Older American	N/A
Toyota Motor Credit Corporation	IL	60429		N/A
JPMorgan Chase & Co.	CA	91324		N/A
Wells Fargo & Company	LA	70058		N/A
Generation Mortgage	VA	20191		N/A
Vision Financial Corp.	OH	44706		N/A
Nationstar Mortgage	OK	74873		N/A
U.S. Bancorp	FL	32825		N/A
Equifax	TX	76033		N/A
Bank of America	VA	23831	Servicemember	N/A
Ditech Financial LLC	UT	84601		N/A
Wells Fargo & Company	MA	02740		N/A
Equifax	FL	32256		N/A
Ally Financial Inc.	TX	75247		N/A
Discover	TX	75204		N/A
JPMorgan Chase & Co.	CA	95835		N/A
Nationstar Mortgage	VA	22611		N/A
Wells Fargo & Company	CA	31328		N/A

Consumer Complaints

Web	09/12/2013	Closed with non-monetary relief	Yes
Web	09/06/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with explanation	Yes
Web	08/12/2013	Closed with explanation	Yes
Web	08/20/2013	Closed with explanation	Yes
Postal mail	08/20/2013	Closed with explanation	Yes
Postal mail	09/18/2013	Closed with explanation	Yes
Web	08/20/2013	Closed with explanation	Yes
Phone	09/13/2013	Closed with non-monetary relief	Yes
Web	09/06/2013	Closed with explanation	Yes
Referral	09/18/2013	Closed with explanation	Yes
Web	09/06/2013	Closed with non-monetary relief	Yes
Referral	08/20/2013	Closed	Yes
Postal mail	09/03/2013	Closed with explanation	Yes
Web	09/18/2013	Closed with explanation	Yes
Web	08/30/2013	Closed with non-monetary relief	Yes
Web	09/09/2013	Closed with explanation	Yes
Web	09/09/2013	Closed with monetary relief	Yes
Referral	08/21/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with explanation	Yes
Referral	09/03/2013	Closed with explanation	Yes

Consumer Complaints

No	524087
No	517452
No	531860
No	487964
No	495720
No	496482
No	530738
No	495225
No	524097
No	517467
No	530745
No	517236
No	496295
No	510463
Yes	530751
No	510466
Yes	517479
No	518965
Yes	495358
Yes	510469
No	509963

Consumer Complaints

08/19/2013	Credit card	
08/19/2013	Mortgage	Other mortgage
08/30/2013	Mortgage	Other mortgage
09/11/2013	Credit reporting	
09/17/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/30/2013	Bank account or service	Checking account
08/30/2013	Mortgage	Reverse mortgage
09/11/2013	Student loan	Non-federal student loan
09/06/2013	Mortgage	Other mortgage
08/30/2013	Credit card	
08/19/2013	Credit reporting	
09/17/2013	Mortgage	FHA mortgage
09/06/2013	Credit reporting	
09/06/2013	Debt collection	Credit card
09/06/2013	Debt collection	Medical
08/12/2013	Mortgage	Conventional fixed mortgage
08/19/2013	Mortgage	Conventional fixed mortgage
08/19/2013	Mortgage	Conventional fixed mortgage
08/12/2013	Credit reporting	
09/11/2013	Mortgage	Conventional fixed mortgage
09/06/2013	Debt collection	Other (i.e. phone, health club, etc.)

Consumer Complaints

Advertising and marketing

Loan servicing, payments, escrow account

Loan modification, collection, foreclosure

Incorrect information on credit report

Account status

Disclosure verification of debt

Right to dispute notice not received

Deposits and withdrawals

Loan servicing, payments, escrow account

Repaying your loan

Repaying your loan

Loan modification, collection, foreclosure

Credit determination

Incorrect information on credit report

Information is not mine

Loan servicing, payments, escrow account

Incorrect information on credit report

Account status

Taking/threatening an illegal action

Sued w/o proper notification of suit

Cont'd attempts collect debt not owed

Debt is not mine

Loan servicing, payments, escrow account

Loan modification, collection, foreclosure

Application, originator, mortgage broker

Incorrect information on credit report

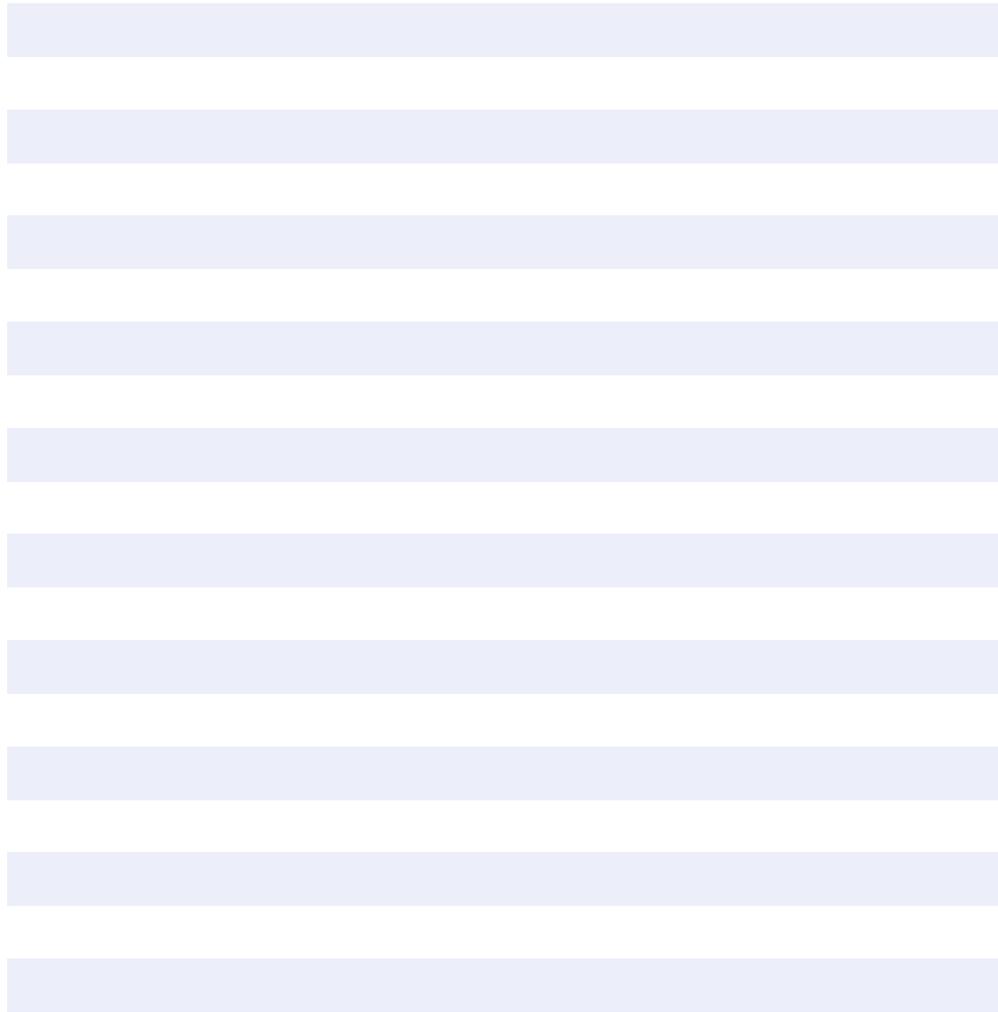
Public record

Application, originator, mortgage broker

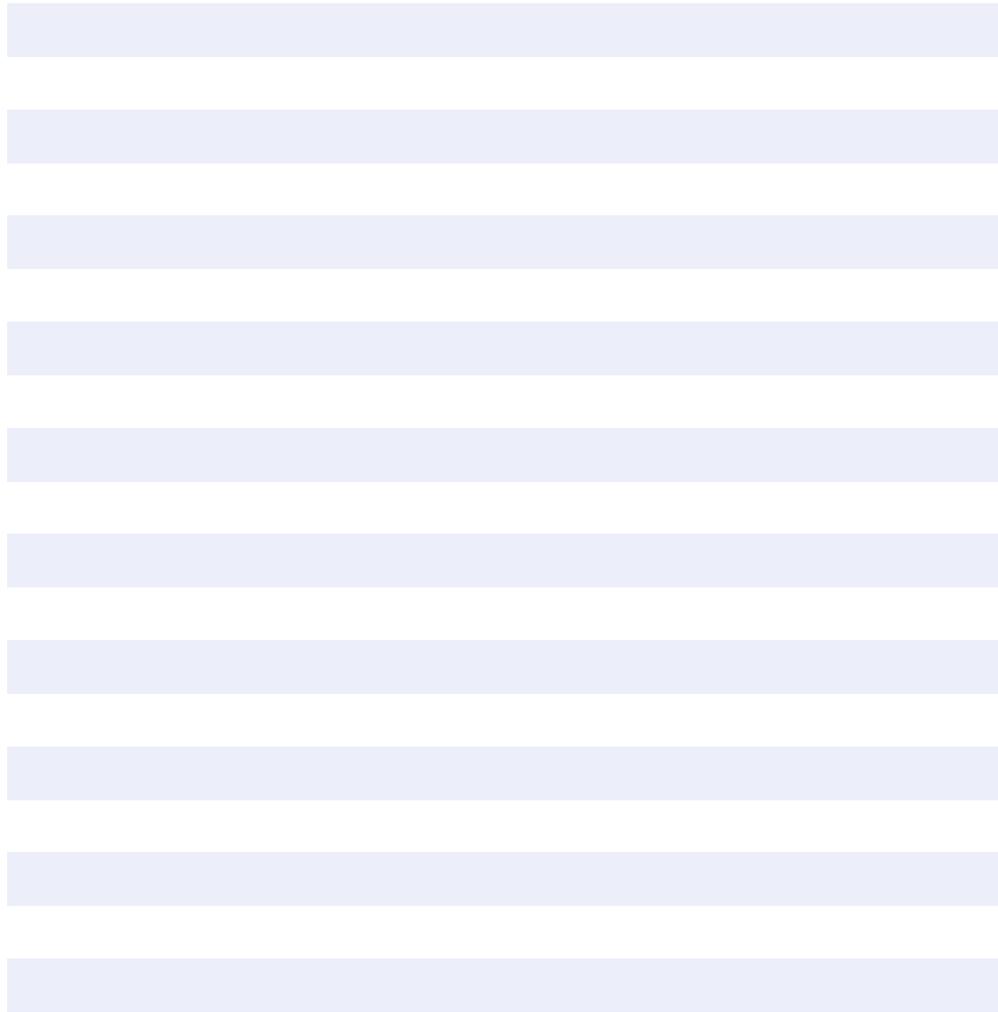
Cont'd attempts collect debt not owed

Debt resulted from identity theft

Consumer Complaints



Consumer Complaints



Consumer Complaints

Capital One	NY	12054		N/A
Bank of America	CA	95823		N/A
Wells Fargo & Company	SC	29456		N/A
Experian	AZ	85021		N/A
ProCollect, Inc	TX	77065		N/A
Bank of America	TX	77459		N/A
Bank of America	DC	20024	Older American	N/A
Sallie Mae	VT	05468		N/A
Residential Credit Solutions	NY	11725		N/A
Synchrony Financial	NY	11791		N/A
Equifax	MI	49441	Servicemember	N/A
Ocwen	NY	11742		N/A
Equifax	MN	55387		N/A
Portfolio Recovery Associates, Inc.	FL	33025		N/A
Alorica Inc.	TX	77074		N/A
Ditech Financial LLC	GA	30038		N/A
U.S. Bancorp	WI	54452		N/A
Pentagon FCU	GA	30076		N/A
TransUnion Intermediate Holdings, Inc.	KS	66938		N/A
Bank of America	IL	60091		N/A
ATG Credit, LLC	OK	73007		N/A

Consumer Complaints

Web	08/19/2013	Closed with explanation	Yes
Referral	08/21/2013	Closed with explanation	Yes
Postal mail	09/03/2013	Closed with monetary relief	Yes
Web	09/14/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with explanation	Yes
Phone	09/03/2013	Closed with non-monetary relief	Yes
Postal mail	09/03/2013	Closed with explanation	Yes
Referral	09/11/2013	Closed with monetary relief	Yes
Referral	09/09/2013	Closed with explanation	Yes
Postal mail	09/03/2013	Closed with explanation	Yes
Postal mail	09/06/2013	Closed with non-monetary relief	Yes
Web	09/18/2013	Closed with explanation	Yes
Web	09/06/2013	Closed with non-monetary relief	Yes
Phone	09/06/2013	Closed with explanation	Yes
Referral	09/06/2013	Closed with explanation	Yes
Phone	08/13/2013	Closed with explanation	Yes
Web	08/20/2013	Closed with explanation	Yes
Web	08/20/2013	Closed with non-monetary relief	Yes
Web	08/12/2013	Closed with explanation	Yes
Web	09/12/2013	Closed with explanation	Yes
Web	09/25/2013	Closed with explanation	No

Consumer Complaints

Yes	495235
No	495309
No	510485
Yes	524120
No	531864
Yes	510128
No	510487
No	524129
No	517503
Yes	510499
No	495038
No	530784
No	517291
No	517443
No	517520
No	488642
Yes	495268
No	495270
No	488017
No	524162
	517544

Consumer Complaints

08/12/2013	Credit card	
09/17/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/06/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/17/2013	Mortgage	Other mortgage
08/30/2013	Bank account or service	Checking account
08/12/2013	Mortgage	Conventional fixed mortgage
09/17/2013	Mortgage	Conventional fixed mortgage
08/30/2013	Mortgage	Conventional fixed mortgage
08/12/2013	Credit reporting	
08/30/2013	Debt collection	Medical
08/30/2013	Bank account or service	Checking account
09/17/2013	Bank account or service	Checking account
08/19/2013	Mortgage	Conventional fixed mortgage
08/12/2013	Debt collection	I do not know
09/11/2013	Credit reporting	
08/30/2013	Mortgage	Reverse mortgage
09/17/2013	Mortgage	Other mortgage
08/30/2013	Credit card	
09/11/2013	Credit card	
08/19/2013	Mortgage	Other mortgage

Consumer Complaints

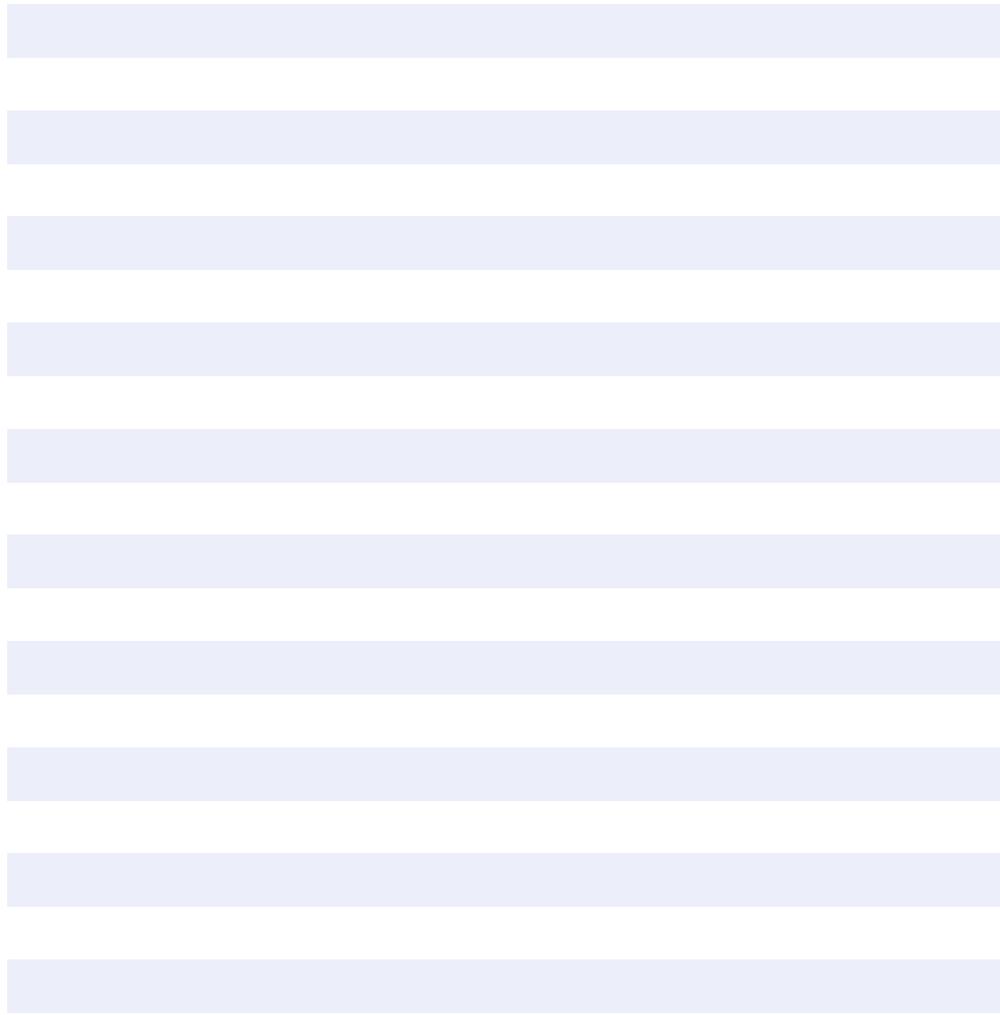
APR or interest rate

False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Loan modification, collection, foreclosure	
Account opening, closing, or management	
Settlement process and costs	
Application, originator, mortgage broker	
Loan servicing, payments, escrow account	
Incorrect information on credit report	Account status
Disclosure verification of debt	Not given enough info to verify debt
Account opening, closing, or management	
Account opening, closing, or management	
Loan modification, collection, foreclosure	
Cont'd attempts collect debt not owed	Debt is not mine
Unable to get credit report/credit score	Problem getting my free annual report
Loan servicing, payments, escrow account	
Loan servicing, payments, escrow account	
Credit determination	
Late fee	
Loan modification, collection, foreclosure	

Consumer Complaints



Consumer Complaints



Consumer Complaints

JPMorgan Chase & Co.	KY	40356	Older American, Servicemember	N/A
Diversified Consultants, Inc.	OH	45383		N/A
Credit Systems International, Inc.	TX	75702		N/A
Wells Fargo & Company	MA	02151		N/A
Bank of America	GA	30088		N/A
Pleasant Valley Home Mortgage Corporation	MN	55129		N/A
Royal United Mortgage LLC	CA	94518		N/A
SunTrust Banks, Inc.	IL	60616		N/A
TransUnion Intermediate Holdings, Inc.	NY	10025		N/A
Deca Financial Services LLC	DC	20024	Older American	N/A
Comerica	MI	48203		N/A
BBVA Compass	CO	80221		N/A
Bank of America	TX	76103		N/A
Financial Asset Management Systems, Inc.	NJ	07718		N/A
Equifax	FL	33615		N/A
Nationstar Mortgage	DC	20024	Older American	N/A
Ditech Financial LLC	OR	97286		N/A
Citizens Financial Group, Inc.	MI	48336		N/A
U.S. Bancorp	CO	80918		N/A
Select Portfolio Servicing, Inc	FL	34470		N/A

Consumer Complaints

Phone	08/14/2013	Closed with explanation	Yes
Phone	09/18/2013	Closed with explanation	Yes
Web	09/06/2013	Closed with explanation	Yes
Postal mail	09/18/2013	Closed with explanation	Yes
Phone	09/03/2013	Closed with explanation	Yes
Web	08/14/2013	Closed with explanation	No
Web	11/22/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with explanation	Yes
Web	08/12/2013	Closed with explanation	Yes
Postal mail	10/24/2013	Closed with monetary relief	Yes
Postal mail	09/03/2013	Closed with explanation	Yes
Referral	09/19/2013	Closed with explanation	Yes
Web	08/20/2013	Closed with explanation	Yes
Postal mail	08/15/2013	Closed with explanation	Yes
Web	09/14/2013	Closed with non-monetary relief	Yes
Postal mail	09/03/2013	Closed with explanation	Yes
Postal mail	09/18/2013	Closed with explanation	Yes
Postal mail	09/03/2013	Closed with explanation	Yes
Web	09/14/2013	Closed with explanation	Yes
Referral	08/20/2013	Closed with explanation	Yes

Consumer Complaints

No 488018

No 530815

No 517553

No 531744

No 510020

488029

No 530819

No 510565

Yes 488629

No 510490

No 510543

No 531076

Yes 495313

No 488038

No 523960

No 510491

Yes 531707

No 510582

No 524191

No 495052

Consumer Complaints

09/06/2013	Debt collection	Credit card
08/30/2013	Debt collection	I do not know
09/17/2013	Mortgage	Conventional fixed mortgage
09/06/2013	Mortgage	Conventional fixed mortgage
08/19/2013	Debt collection	Medical
08/12/2013	Credit reporting	
09/06/2013	Credit card	
08/30/2013	Mortgage	Other mortgage
08/12/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/06/2013	Debt collection	Medical
09/17/2013	Debt collection	I do not know
08/12/2013	Mortgage	Other mortgage
09/06/2013	Bank account or service	Checking account
08/30/2013	Bank account or service	Checking account
08/30/2013	Bank account or service	Checking account
09/17/2013	Credit reporting	
08/30/2013	Mortgage	Conventional fixed mortgage
09/06/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/06/2013	Credit card	
09/11/2013	Debt collection	I do not know
09/11/2013	Bank account or service	Checking account
09/17/2013	Mortgage	Other mortgage

Consumer Complaints

Disclosure verification of debt	Right to dispute notice not received
Improper contact or sharing of info	Contacted me after I asked not to
Loan servicing, payments, escrow account	
Loan modification, collection, foreclosure	
Cont'd attempts collect debt not owed	Debt was paid
Unable to get credit report/credit score	Problem getting my free annual report
Billing disputes	
Loan modification, collection, foreclosure	
Loan modification, collection, foreclosure	
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Disclosure verification of debt	Not given enough info to verify debt
Loan modification, collection, foreclosure	
Deposits and withdrawals	
Account opening, closing, or management	
Account opening, closing, or management	
Incorrect information on credit report	Information is not mine
Loan servicing, payments, escrow account	
Disclosure verification of debt	Not given enough info to verify debt
Identity theft / Fraud / Embezzlement	
Cont'd attempts collect debt not owed	Debt is not mine
Account opening, closing, or management	
Loan modification, collection, foreclosure	

Consumer Complaints



Consumer Complaints



Consumer Complaints

Capital One	CA	94505		N/A
Alternative Collections LLC	FL	33544		N/A
Ditech Financial LLC	PA	15106		N/A
Wells Fargo & Company	NJ	07052		N/A
Allied International Credit Corporation	KS	67206		N/A
Experian	OR	97207		N/A
Capital One	TX	76033		N/A
Bank of America	VA	22906		N/A
Wells Fargo & Company	CA	90638	Older American	N/A
NorthStar Technologies	OK	74136		N/A
Unique Management Services, Inc	CA	90631		N/A
Capital One	NY	11566		N/A
SunTrust Banks, Inc.	MA	04240		N/A
BB&T Financial	MD	20774		N/A
U.S. Bancorp	MO	64057		N/A
TransUnion Intermediate Holdings, Inc.	FL	33136		N/A
Ditech Financial LLC	GA	30344		N/A
EOS Holdings, Inc.	MT	59808		N/A
Synchrony Financial	FL	32131		N/A
Convergent Resources, Inc.	MD	21114	Servicemember	N/A
Capital One	TX	77081	Servicemember	N/A
Wells Fargo & Company	MI	48382		N/A

Consumer Complaints

Web	09/06/2013	Closed with explanation	Yes
Web	09/03/2013	Closed	No
Referral	09/18/2013	Closed with explanation	Yes
Phone	09/06/2013	Closed with explanation	Yes
Phone	08/20/2013	Closed with non-monetary relief	Yes
Web	08/12/2013	Closed with non-monetary relief	Yes
Web	09/06/2013	Closed with explanation	Yes
Postal mail	09/03/2013	Closed with explanation	Yes
Web	08/14/2013	Closed with explanation	Yes
Web	09/06/2013	Closed with explanation	No
Web	09/17/2013	Closed with explanation	Yes
Referral	08/14/2013	Closed with explanation	Yes
Referral	09/06/2013	Closed with monetary relief	Yes
Referral	09/03/2013	Closed with explanation	Yes
Referral	09/03/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with explanation	Yes
Phone	09/03/2013	Closed with explanation	Yes
Web	09/06/2013	Closed with non-monetary relief	Yes
Referral	09/06/2013	Closed with explanation	Yes
Web	09/14/2013	Closed with explanation	Yes
Phone	09/13/2013	Closed with explanation	Yes
Fax	09/18/2013	Closed with explanation	Yes

Consumer Complaints

No	517588
No	510601
Yes	530843
No	517593
No	495341
Yes	488056
Yes	517599
No	510612
No	488565
No	518963
No	533216
Yes	488064
No	516827
No	511652
No	510748
No	530093
No	510617
No	517625
No	517628
Yes	524229
Yes	524231
Yes	530099

Consumer Complaints

08/19/2013	Credit reporting	
08/19/2013	Credit reporting	
09/06/2013	Bank account or service	Other bank product/service
09/11/2013	Credit reporting	
09/11/2013	Debt collection	I do not know
08/30/2013	Student loan	Non-federal student loan
09/17/2013	Mortgage	Conventional fixed mortgage
09/06/2013	Mortgage	Conventional fixed mortgage
08/30/2013	Credit reporting	
08/30/2013	Credit card	
08/12/2013	Mortgage	Other mortgage
09/06/2013	Credit reporting	
08/30/2013	Student loan	Non-federal student loan
08/12/2013	Mortgage	Home equity loan or line of credit
09/17/2013	Bank account or service	Checking account
09/06/2013	Bank account or service	Checking account
09/17/2013	Credit card	
08/19/2013	Credit reporting	
09/17/2013	Mortgage	Other mortgage
08/19/2013	Mortgage	Conventional fixed mortgage

Consumer Complaints

Incorrect information on credit report Information is not mine

Incorrect information on credit report Information is not mine

Making/receiving payments, sending money

Incorrect information on credit report Account status

Cont'd attempts collect debt not owed Debt is not mine

Repaying your loan Repaying your loan

Loan servicing, payments, escrow account

Loan servicing, payments, escrow account

Incorrect information on credit report Information is not mine

Delinquent account

Loan modification, collection, foreclosure

Incorrect information on credit report Account terms

Repaying your loan Repaying your loan

Loan modification, collection, foreclosure

Problems caused by my funds being low

Deposits and withdrawals

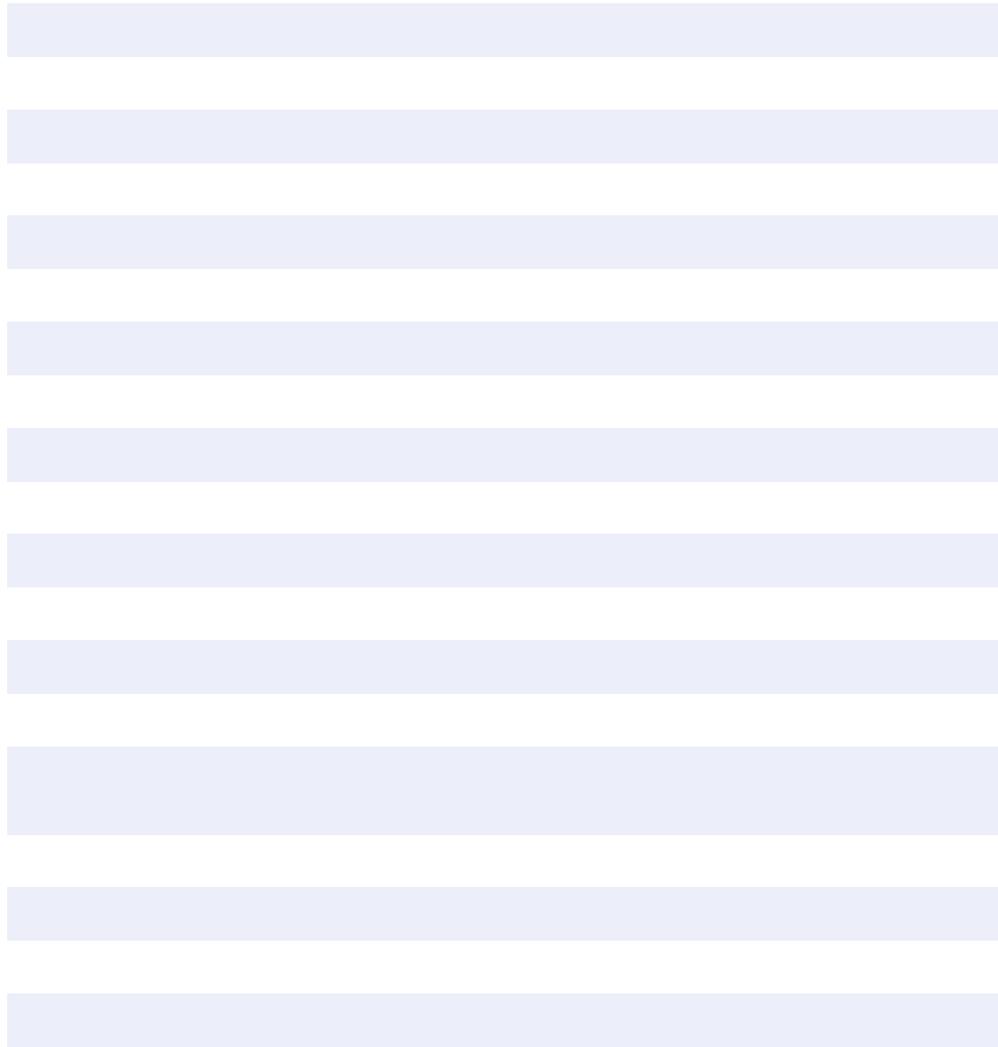
Credit line increase/decrease

Incorrect information on credit report Account terms

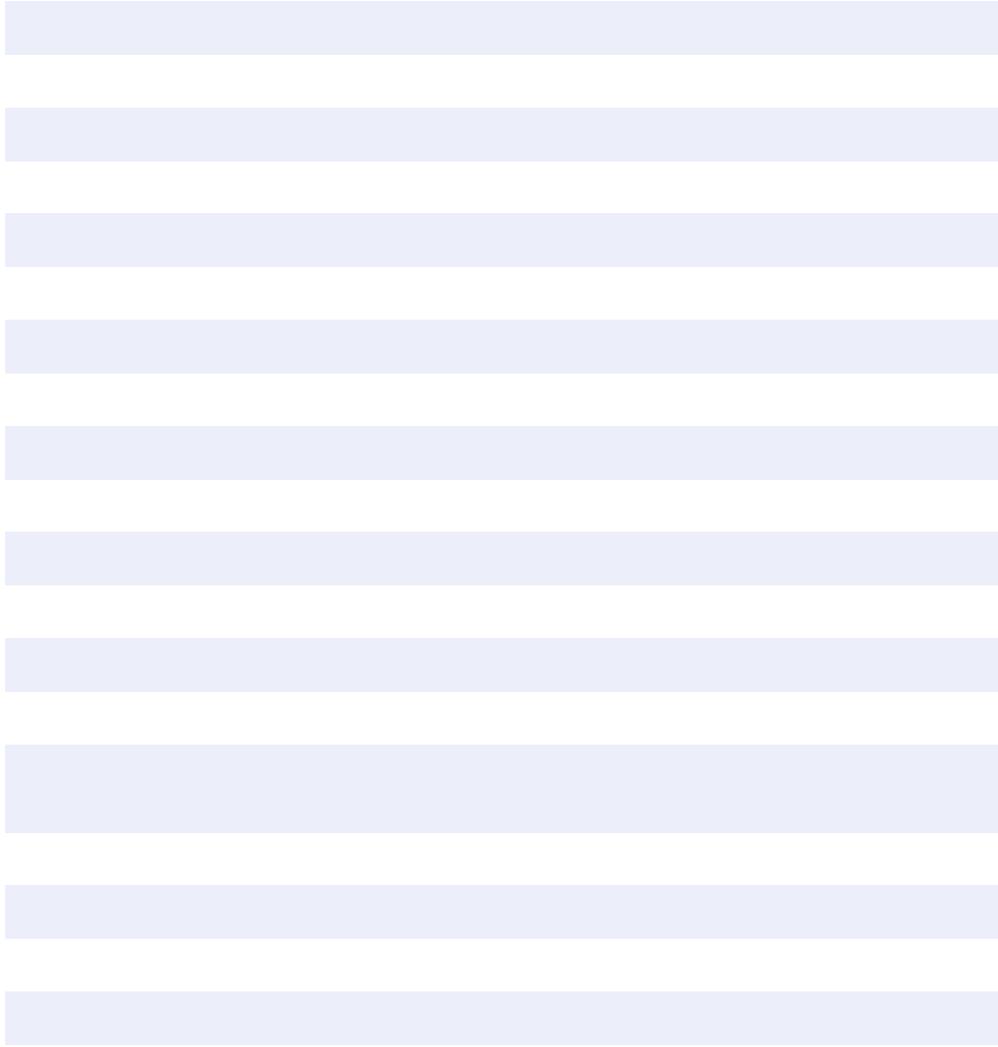
Loan servicing, payments, escrow account

Loan servicing, payments, escrow account

Consumer Complaints



Consumer Complaints



Consumer Complaints

Equifax	CA	93111	Older American	N/A
TransUnion Intermediate Holdings, Inc.	CA	93111	Older American	N/A
Nationstar Mortgage	NY	10520		N/A
Capital One	ID	83638		N/A
National Credit Adjusters, LLC	AZ	85710	Older American	N/A
Allied Interstate LLC	ME	04092		N/A
Ditech Financial LLC	MS	39215		N/A
Select Portfolio Servicing, Inc	AZ	85741		N/A
First Data Corporation	SC	29203		N/A
Citizens Financial Group, Inc.	MI	48317		N/A
Round Point Mortgage	NC	27027		N/A
Equifax	TX	77034		N/A
AES/PHEAA	IN	46514		N/A
JPMorgan Chase & Co.				N/A
U.S. Bancorp	IL	62704		N/A
Wells Fargo & Company	GA	30318	Older American, Servicemember	N/A
Citizens Financial Group, Inc.	MA	01020		N/A
Experian	NY	11223		N/A
Citibank	AZ	85308		N/A
Ocwen	CA	92069		N/A

Consumer Complaints

Postal mail	09/26/2013	Closed with explanation	Yes
Postal mail	08/29/2013	Closed with explanation	Yes
Web	09/06/2013	Closed with explanation	Yes
Web	09/12/2013	Closed with explanation	Yes
Phone	09/12/2013	Closed	Yes
Phone	09/03/2013	Closed with non-monetary relief	Yes
Web	09/18/2013	Closed with explanation	Yes
Web	09/06/2013	Closed with explanation	Yes
Web	08/30/2013	Closed	Yes
Web	09/03/2013	Closed with monetary relief	Yes
Postal mail	08/15/2013	Closed with explanation	Yes
Web	09/06/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with explanation	Yes
Web	08/14/2013	Closed with explanation	Yes
Web	09/18/2013	Closed with explanation	Yes
Phone	09/06/2013	Closed with explanation	Yes
Phone	09/18/2013	Closed with explanation	Yes
Web	08/23/2013	Closed with non-monetary relief	Yes
Postal mail	09/18/2013	Closed with explanation	Yes
Web	08/20/2013	Closed with explanation	Yes

Consumer Complaints

No	495383
No	495384
No	517644
No	524238
Yes	522788
No	510642
Yes	531700
Yes	517656
No	510658
No	510668
Yes	486941
No	517651
No	510676
Yes	487108
No	530887
No	517678
No	530888
No	495434
No	531367
No	495428

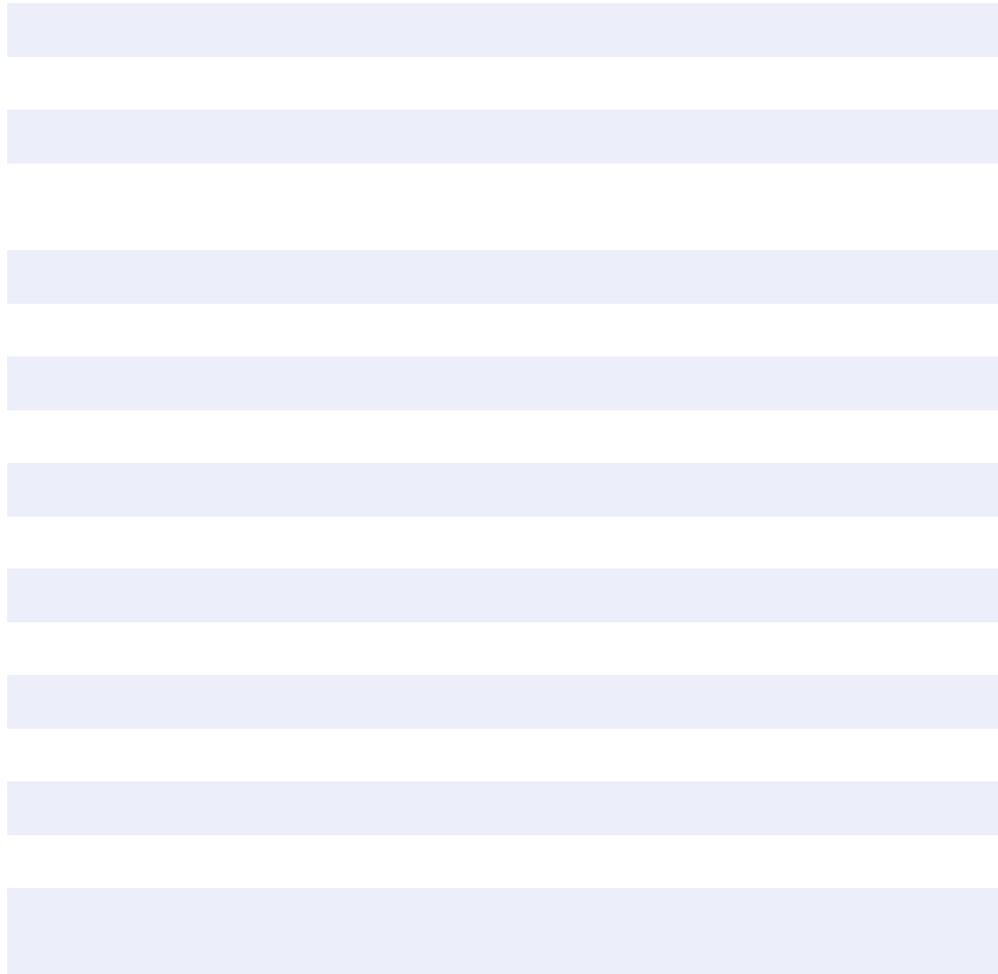
Consumer Complaints

09/17/2013	Credit reporting	
09/11/2013	Student loan	Non-federal student loan
08/19/2013	Credit reporting	
09/17/2013	Credit reporting	
08/19/2013	Debt collection	Mortgage
08/30/2013	Credit reporting	
09/12/2013	Credit card	
08/30/2013	Credit reporting	
09/17/2013	Mortgage	Conventional fixed mortgage
09/17/2013	Mortgage	Second mortgage
09/06/2013	Credit reporting	
09/06/2013	Credit reporting	
09/06/2013	Mortgage	Conventional fixed mortgage
08/30/2013	Bank account or service	Checking account
08/19/2013	Debt collection	I do not know
08/19/2013	Mortgage	Conventional fixed mortgage
09/11/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/17/2013	Bank account or service	Other bank product/service
09/11/2013	Bank account or service	Other bank product/service
08/30/2013	Mortgage	Conventional fixed mortgage

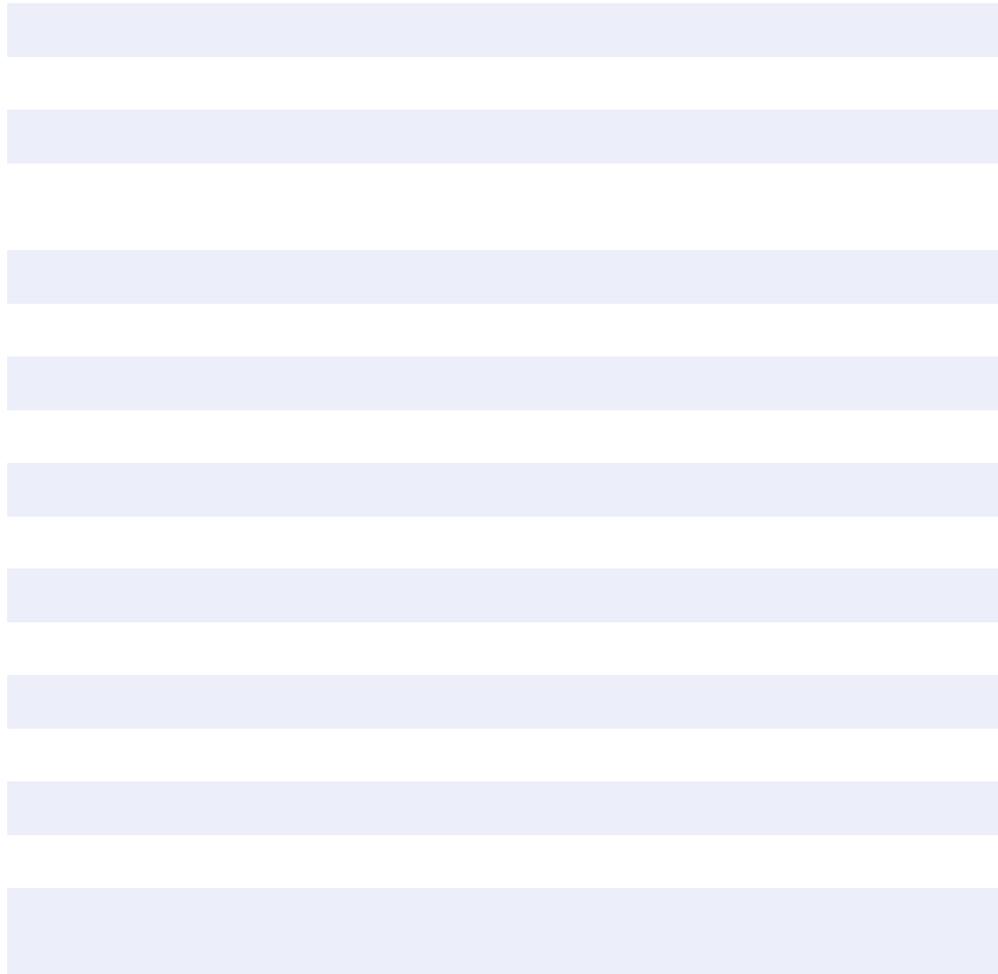
Consumer Complaints

Credit reporting company's investigation	Inadequate help over the phone
Repaying your loan	Repaying your loan
Incorrect information on credit report	Information is not mine
Incorrect information on credit report	Information is not mine
Disclosure verification of debt	Not given enough info to verify debt
Incorrect information on credit report	Account status
Other	
Incorrect information on credit report	Account status
Loan modification, collection, foreclosure	
Loan modification, collection, foreclosure	
Incorrect information on credit report	Account terms
Incorrect information on credit report	Information is not mine
Loan servicing, payments, escrow account	
Problems caused by my funds being low	
Cont'd attempts collect debt not owed	Debt is not mine
Loan servicing, payments, escrow account	
Loan modification, collection, foreclosure	
Problems caused by my funds being low	
Deposits and withdrawals	
Loan modification, collection, foreclosure	

Consumer Complaints



Consumer Complaints



Consumer Complaints

TransUnion Intermediate Holdings, Inc.	TX	75070		N/A
Higher Education Student Assistance Authority (HESAA)	NJ	07060		N/A
Experian	FL	34655		N/A
TransUnion Intermediate Holdings, Inc.	NY	11710		N/A
Carrington Mortgage Holdings, LLC.	GA	30094		N/A
TransUnion Intermediate Holdings, Inc.	NY	14709	Older American, Servicemember	N/A
Wells Fargo & Company	DC	20008		N/A
Resurgent Capital Services L.P.	ME	04473		N/A
Bank of America	OR	97639		N/A
Bank of America	AL	36330		N/A
TransUnion Intermediate Holdings, Inc.	SC	29316		N/A
TransUnion Intermediate Holdings, Inc.	NJ	07978		N/A
Ditech Financial LLC	OH	44120	Older American	N/A
Bank of America	OK	73115	Older American	N/A
ERC	TX	77044		N/A
HSBC North America Holdings Inc.	NC	27530		N/A
Nationstar Mortgage	CA	91501	Older American	N/A
Union Bank	CA	92114		N/A
Morgan Stanley	CA	91106	Older American, Servicemember	N/A
Ditech Financial LLC	FL	34685	Older American, Servicemember	N/A

Consumer Complaints

Web	09/17/2013	Closed with explanation	Yes
Web	09/12/2013	Closed with explanation	Yes
Web	08/19/2013	Closed with explanation	Yes
Postal mail	10/03/2013	Closed with explanation	Yes
Referral	08/20/2013	Closed	Yes
Fax	09/10/2013	Closed with explanation	Yes
Referral	09/12/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with explanation	Yes
Phone	09/18/2013	Closed with explanation	Yes
Referral	09/18/2013	Closed with non-monetary relief	Yes
Web	09/06/2013	Closed with explanation	Yes
Web	09/06/2013	Closed with explanation	Yes
Phone	09/06/2013	Closed with explanation	Yes
Phone	09/03/2013	Closed with monetary relief	Yes
Web	08/20/2013	Closed with explanation	Yes
Web	08/20/2013	Closed with explanation	Yes
Web	09/12/2013	Closed with explanation	Yes
Web	09/18/2013	Closed with explanation	Yes
Phone	09/13/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with explanation	Yes

Consumer Complaints

No 531867

Yes 523113

No 495459

Yes 530840

No 495463

No 510336

No 525032

No 510727

No 531359

No 531124

Yes 517240

No 517730

No 517664

No 510744

No 495009

No 495494

No 524322

No 530943

No 524325

Yes 510772

Consumer Complaints

08/30/2013	Mortgage	Conventional fixed mortgage
08/30/2013	Bank account or service	Checking account
09/06/2013	Mortgage	FHA mortgage
08/19/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/19/2013	Credit reporting	
08/30/2013	Mortgage	FHA mortgage
08/30/2013	Mortgage	Other mortgage
09/06/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/06/2013	Debt collection	Credit card
09/11/2013	Debt collection	I do not know
09/06/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/19/2013	Credit reporting	
08/30/2013	Mortgage	Conventional fixed mortgage
09/11/2013	Debt collection	Medical
09/11/2013	Debt collection	Auto
08/19/2013	Bank account or service	Checking account
09/06/2013	Credit card	
08/19/2013	Credit reporting	
08/19/2013	Mortgage	Conventional fixed mortgage
09/11/2013	Consumer Loan	Vehicle loan
09/11/2013	Debt collection	Other (i.e. phone, health club, etc.)

Consumer Complaints

Loan servicing, payments, escrow account

Account opening, closing, or management

Loan servicing, payments, escrow account

Application, originator, mortgage broker

Unable to get credit report/credit score

Problem getting report or credit score

Loan servicing, payments, escrow account

Loan modification, collection, foreclosure

Improper contact or sharing of info

Contacted employer after asked not to

Disclosure verification of debt

Not given enough info to verify debt

Cont'd attempts collect debt not owed

Debt is not mine

Communication tactics

Frequent or repeated calls

Unable to get credit report/credit score

Problem getting report or credit score

Loan modification, collection, foreclosure

Communication tactics

Threatened to take legal action

Improper contact or sharing of info

Talked to a third party about my debt

Account opening, closing, or management

Other

Incorrect information on credit report

Account status

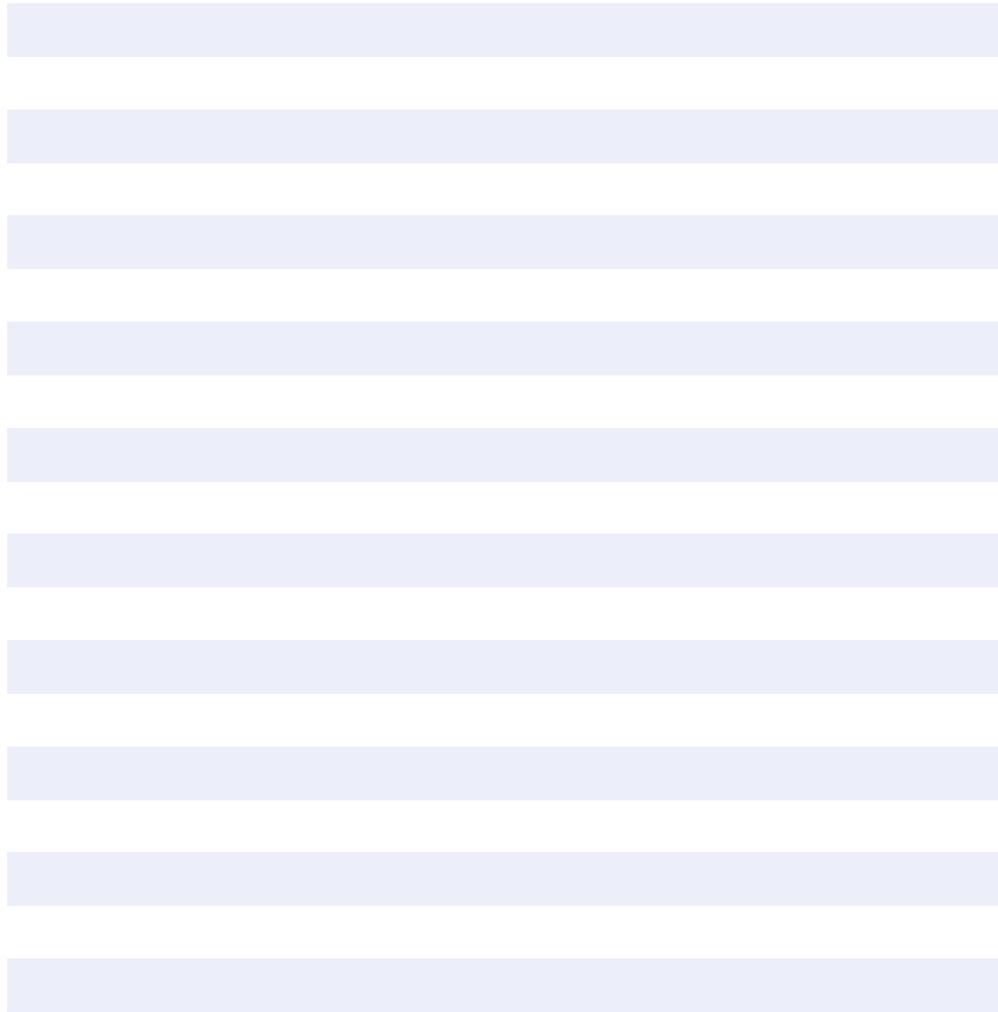
Loan modification, collection, foreclosure

Problems when you are unable to pay

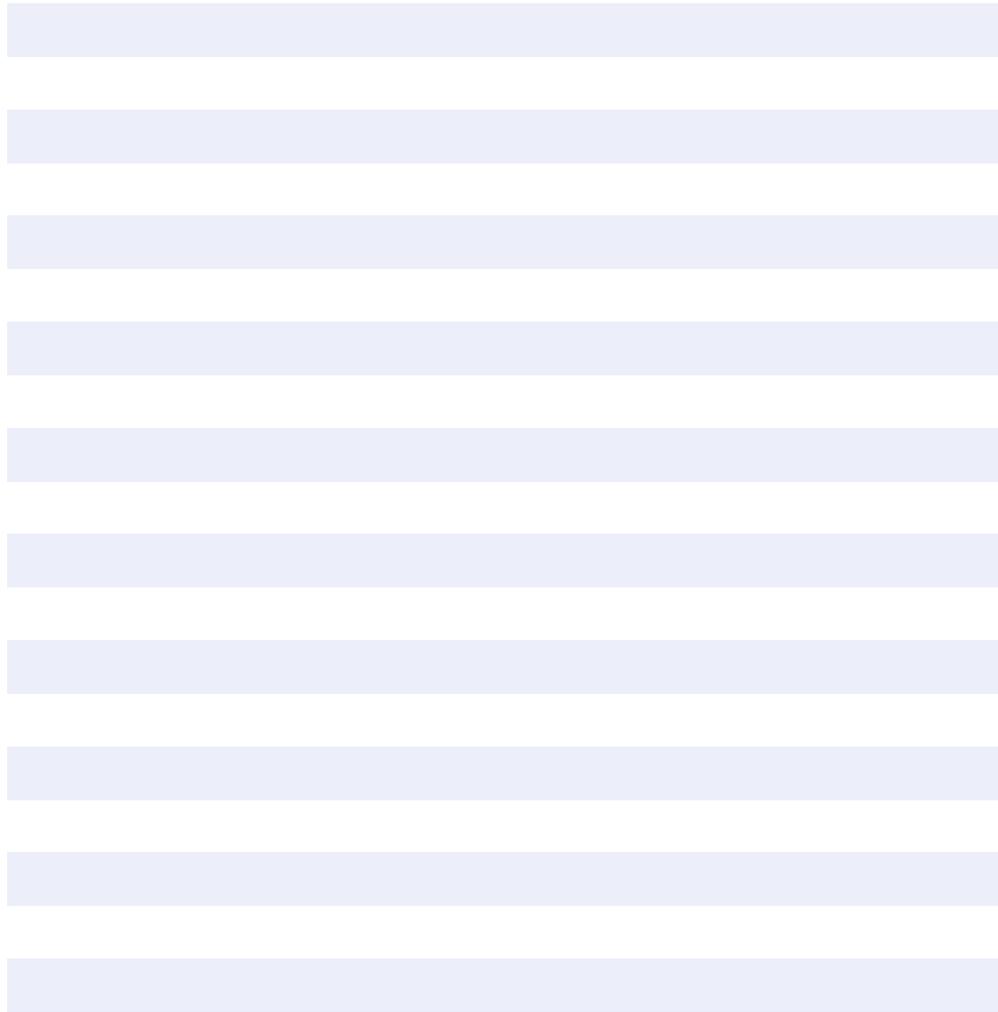
Cont'd attempts collect debt not owed

Debt resulted from identity theft

Consumer Complaints



Consumer Complaints



Consumer Complaints

			Servicemember	
Nationstar Mortgage	PA	19355		N/A
Bank of America	FL	33160		N/A
U.S. Bancorp	CO	80221		N/A
Third Federal Savings & Loan	CA	94709		N/A
TransUnion Intermediate Holdings, Inc.	OH	43229		N/A
Wells Fargo & Company	VA	23323		N/A
Nationstar Mortgage	KY	40517		N/A
Quicken Loans	FL	32901		N/A
Platinum Holdings Group, LLC	TX	76135		N/A
Convergent Resources, Inc.	OH	45414		N/A
Community Choice Financial, Inc.	KY	41015		N/A
Equifax	OH	43229		N/A
The Huntington National Bank	IN	46164		N/A
Grant Mercantile Agency	CA	91505		N/A
HSBC North America Holdings Inc.	NC	28079	Older American	N/A
JPMorgan Chase & Co.	NY	11783		N/A
Discover	OH	43201	Older American	N/A
Encore Capital Group	NC	28462	Servicemember	N/A
Ocwen	FL	33127		N/A
SunTrust Banks, Inc.	VA	20171		N/A
Southwest Credit Systems, L.P.	TX	79927		N/A

Consumer Complaints

Web	09/03/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with explanation	Yes
Web	09/13/2013	Closed with explanation	Yes
Web	08/20/2013	Closed with explanation	Yes
Web	08/19/2013	Closed with explanation	Yes
Web	09/04/2013	Closed with explanation	Yes
Postal mail	09/03/2013	Closed with explanation	Yes
Web	10/25/2013	Closed with explanation	Yes
Referral	09/06/2013	Closed with explanation	No
Web	09/14/2013	Closed with explanation	Yes
Web	10/01/2013	Closed with explanation	Yes
Web	08/19/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with explanation	Yes
Phone	10/31/2013	Closed with explanation	Yes
Web	09/13/2013	Closed with explanation	Yes
Phone	08/20/2013	Closed with explanation	Yes
Phone	09/06/2013	Closed with explanation	Yes
Web	08/20/2013	Closed with explanation	Yes
Web	08/20/2013	Closed with explanation	Yes
Phone	09/12/2013	Closed with explanation	Yes
Web	09/14/2013	Closed with explanation	Yes

Consumer Complaints

No	510773
Yes	510778
No	517760
Yes	495515
No	495518
No	510779
No	510089
No	517764
	517767
No	524340
No	517778
No	495519
No	510799
No	524356
No	523151
No	495173
No	517790
No	495499
No	495555
No	524373
No	524375

Consumer Complaints

09/17/2013	Credit card	
09/11/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/17/2013	Bank account or service	Checking account
08/30/2013	Bank account or service	(CD) Certificate of deposit
08/30/2013	Credit card	
08/30/2013	Credit card	
08/30/2013	Mortgage	Other mortgage
08/30/2013	Mortgage	Other mortgage
09/11/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/17/2013	Mortgage	Conventional fixed mortgage
08/30/2013	Mortgage	Other mortgage
08/30/2013	Credit card	
08/19/2013	Mortgage	Other mortgage
09/11/2013	Credit card	
09/06/2013	Credit card	
09/06/2013	Mortgage	Other mortgage
09/11/2013	Debt collection	Auto
09/06/2013	Credit card	
08/19/2013	Mortgage	Conventional fixed mortgage
09/17/2013	Bank account or service	Checking account
09/11/2013	Mortgage	Conventional fixed mortgage

Consumer Complaints

Other

Loan modification, collection, foreclosure

Deposits and withdrawals

Account opening, closing, or management

Other

Billing disputes

Other

Other

Communication tactics

Frequent or repeated calls

Loan servicing, payments, escrow account

Loan modification, collection, foreclosure

Billing disputes

Loan modification, collection, foreclosure

Privacy

Billing disputes

Loan modification, collection, foreclosure

Disclosure verification of debt

Not disclosed as an attempt to collect

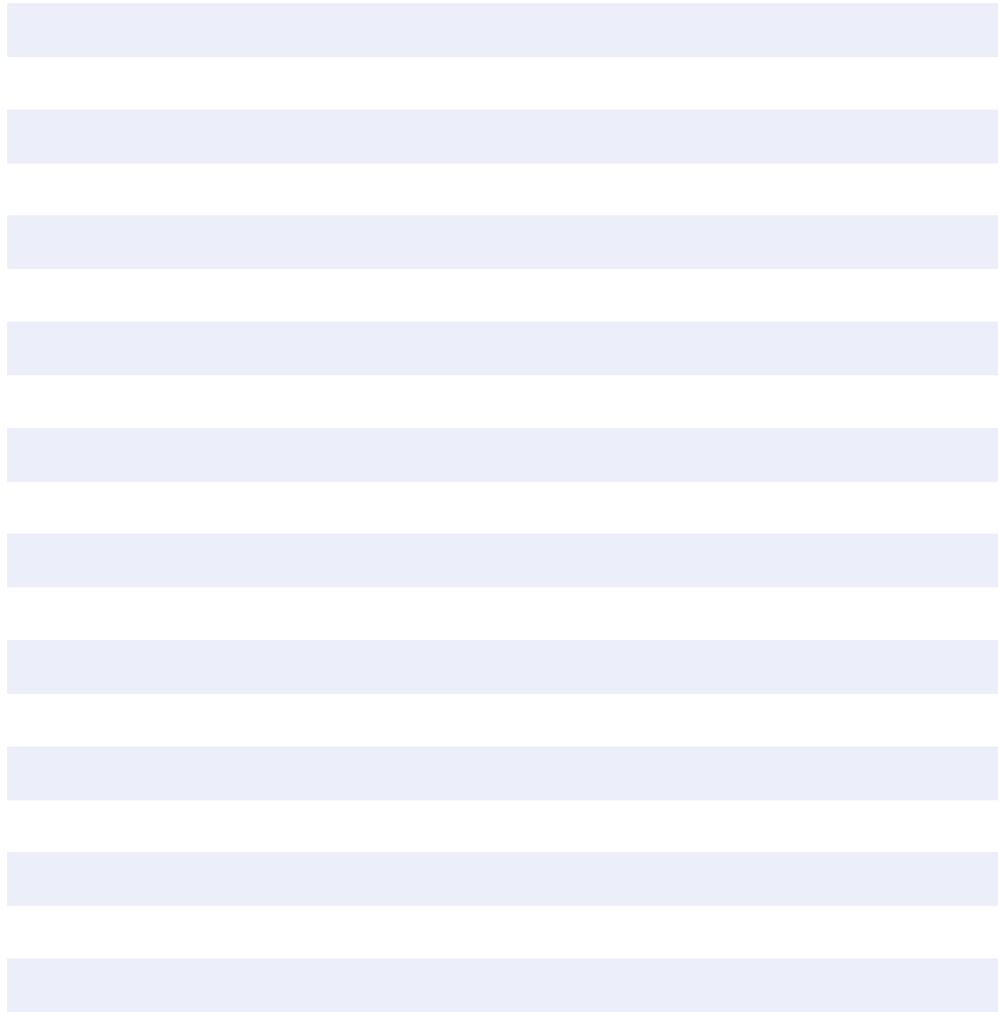
Billing disputes

Loan modification, collection, foreclosure

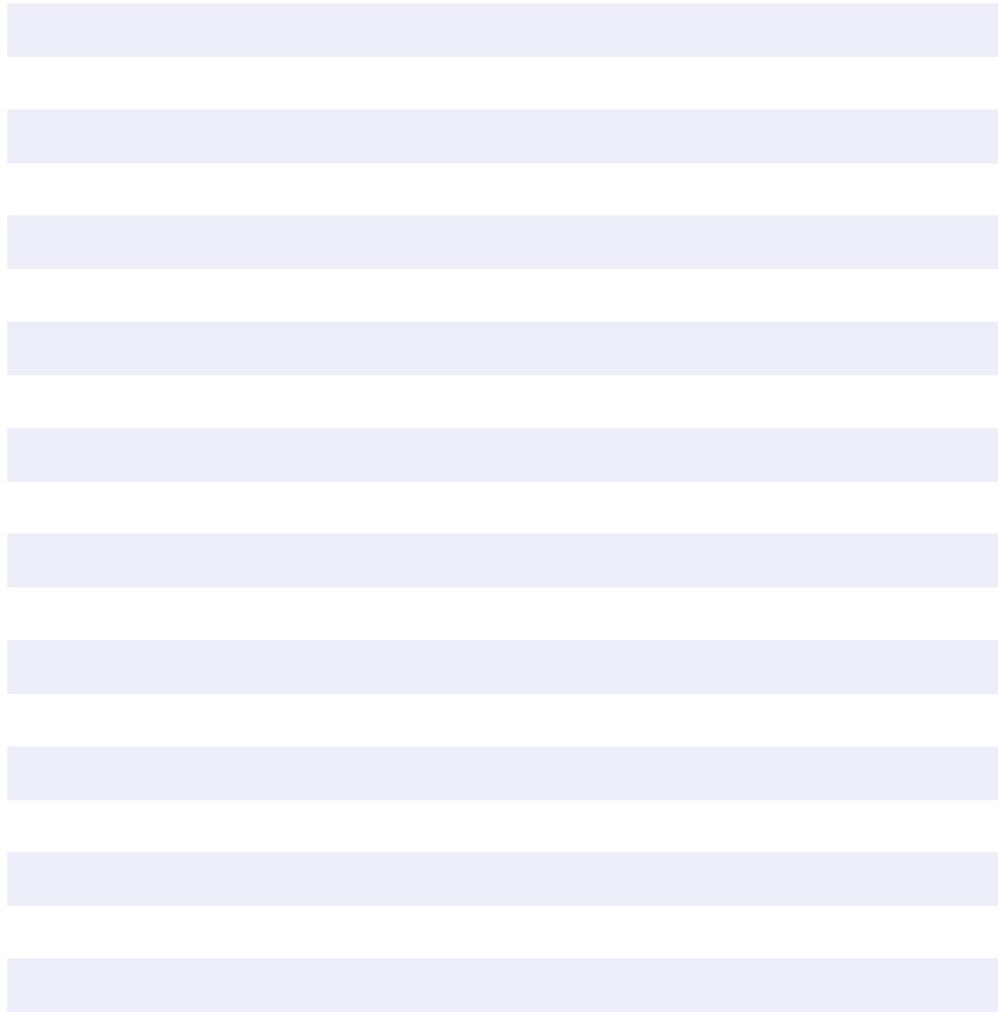
Account opening, closing, or management

Loan servicing, payments, escrow account

Consumer Complaints



Consumer Complaints



Consumer Complaints

TD Bank US Holding Company	FL	32778	N/A
PNC Bank N.A.	CA	94609	N/A
PNC Bank N.A.	NC	28226	N/A
Fifth Third Financial Corporation	IL	60108	N/A
Capital One	OH	44904	N/A
Bank of America	CA	91606	N/A
Wells Fargo & Company	PA	17225	N/A
Wells Fargo & Company	GA	30228	N/A
Allied Interstate LLC	CA	92869	N/A
Wells Fargo & Company	MO	63385	N/A
Bank of America	IL	60619	N/A
Discover	KS	66048	N/A
Citibank	NH	03813	N/A
Capital One	VA	23704	N/A
Discover	MD	21207	N/A
Bank of America	MD	20721	N/A
Accelerated Financial Solutions, LLC	MO	63301	N/A
Synchrony Financial	OH	43615	N/A
JPMorgan Chase & Co.	CA	95959	N/A
Wells Fargo & Company	CA	90212	N/A
Ditech Financial LLC	CA	90807	N/A

Consumer Complaints

Web	09/18/2013	Closed with monetary relief	Yes
Web	09/16/2013	Closed with explanation	Yes
Web	09/18/2013	Closed with explanation	Yes
Referral	09/10/2013	Closed with explanation	Yes
Referral	09/03/2013	Closed with monetary relief	Yes
Referral	09/03/2013	Closed with non-monetary relief	Yes
Referral	09/03/2013	Closed with explanation	Yes
Referral	09/03/2013	Closed with explanation	Yes
Phone	09/18/2013	Closed with non-monetary relief	Yes
Web	09/18/2013	Closed with explanation	Yes
Referral	09/03/2013	Closed with explanation	Yes
Referral	09/03/2013	Closed with monetary relief	Yes
Referral	08/20/2013	Closed with explanation	Yes
Phone	09/12/2013	Closed with explanation	Yes
Referral	09/06/2013	Closed with explanation	Yes
Referral	09/09/2013	Closed	Yes
Web	09/12/2013	Closed with non-monetary relief	Yes
Referral	09/09/2013	Closed with monetary relief	Yes
Web	08/20/2013	Closed with explanation	Yes
Web	09/18/2013	Closed with explanation	Yes
Web	09/12/2013	Closed with explanation	Yes

Consumer Complaints

No	531000
No	523159
No	531015
Yes	510830
No	510832
No	510834
No	510835
No	510837
No	524350
Yes	531659
No	510843
No	509959
No	495578
No	524397
No	517823
No	516786
No	524401
No	517830
No	495598
No	531051
No	524424

Consumer Complaints

08/30/2013	Mortgage	Other mortgage
08/30/2013	Mortgage	Other mortgage
08/19/2013	Mortgage	Other mortgage
09/11/2013	Mortgage	Other mortgage
09/11/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/06/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/06/2013	Debt collection	Credit card
09/17/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/06/2013	Debt collection	Federal student loan
09/11/2013	Credit reporting	
09/11/2013	Mortgage	Second mortgage
08/30/2013	Debt collection	I do not know
09/11/2013	Debt collection	I do not know
09/11/2013	Mortgage	Conventional fixed mortgage
09/11/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/11/2013	Mortgage	Other mortgage
09/06/2013	Mortgage	FHA mortgage
09/06/2013	Credit reporting	
09/17/2013	Mortgage	FHA mortgage
08/19/2013	Credit card	
09/17/2013	Mortgage	Conventional adjustable mortgage (ARM)

Consumer Complaints

Application, originator, mortgage broker

Application, originator, mortgage broker

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Credit decision / Underwriting

Loan modification, collection, foreclosure

Communication tactics

Frequent or repeated calls

Cont'd attempts collect debt not owed

Debt was paid

Cont'd attempts collect debt not owed

Debt is not mine

Unable to get credit report/credit score

Problem getting my free annual report

Loan modification, collection, foreclosure

Communication tactics

Frequent or repeated calls

Communication tactics

Frequent or repeated calls

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Application, originator, mortgage broker

Credit reporting company's investigation

Problem with statement of dispute

Application, originator, mortgage broker

Credit line increase/decrease

Loan servicing, payments, escrow account

Consumer Complaints



Consumer Complaints



Consumer Complaints

Round Point Mortgage	AL	36869		N/A
PNC Bank N.A.	OH	43209		N/A
Bank of America	FL	33572		N/A
Ditech Financial LLC	GA	31520		N/A
Bank of America	CA	92805		N/A
Bank of America	TX	75034		N/A
Citibank	FL	34953	Servicemember	N/A
Expert Global Solutions, Inc.	MH	01585		N/A
Navient Solutions, Inc.	WA	98366		N/A
Equifax	CA	92683		N/A
Bank of America	MI	48001		N/A
Allied Interstate LLC	DE	19968		N/A
Encore Capital Group				N/A
Bank of America	IL	60706		N/A
Wells Fargo & Company	WA	98445		N/A
Bank of America	DC	20005		N/A
Bank of America	CA	94523		N/A
ProCollect, Inc	TX	77627		N/A
Peoples Home Equity, Inc.	IL	62062		N/A
Citibank	FL	33433		N/A
Select Portfolio Servicing, Inc	MI	49107		N/A

Consumer Complaints

Fax	09/04/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with explanation	Yes
Fax	10/09/2013	Closed with explanation	Yes
Web	09/12/2013	Closed with explanation	Yes
Web	09/12/2013	Closed with explanation	Yes
Web	10/30/2013	Closed with non-monetary relief	Yes
Phone	09/09/2013	Closed with non-monetary relief	Yes
Phone	09/18/2013	Closed with explanation	Yes
Web	09/06/2013	Closed with explanation	Yes
Web	09/25/2013	Closed with non-monetary relief	Yes
Referral	09/12/2013	Closed	Yes
Phone	09/03/2013	Closed with non-monetary relief	Yes
Phone	09/12/2013	Closed with non-monetary relief	Yes
Phone	09/12/2013	Closed with explanation	Yes
Web	09/12/2013	Closed with explanation	Yes
Web	09/12/2013	Closed with non-monetary relief	Yes
Web	09/06/2013	Closed with explanation	Yes
Web	09/09/2013	Closed with explanation	Yes
Web	09/18/2013	Closed with explanation	Yes
Referral	08/20/2013	Closed with explanation	Yes
Web	09/18/2013	Closed with explanation	Yes

Consumer Complaints

No	510868
No	510093
No	495590
No	524435
No	524438
Yes	516785
No	517853
No	531068
No	518973
No	524440
No	524443
No	510879
No	524451
No	524456
No	524457
No	524459
No	517869
Yes	516811
No	531103
No	495656
Yes	531110

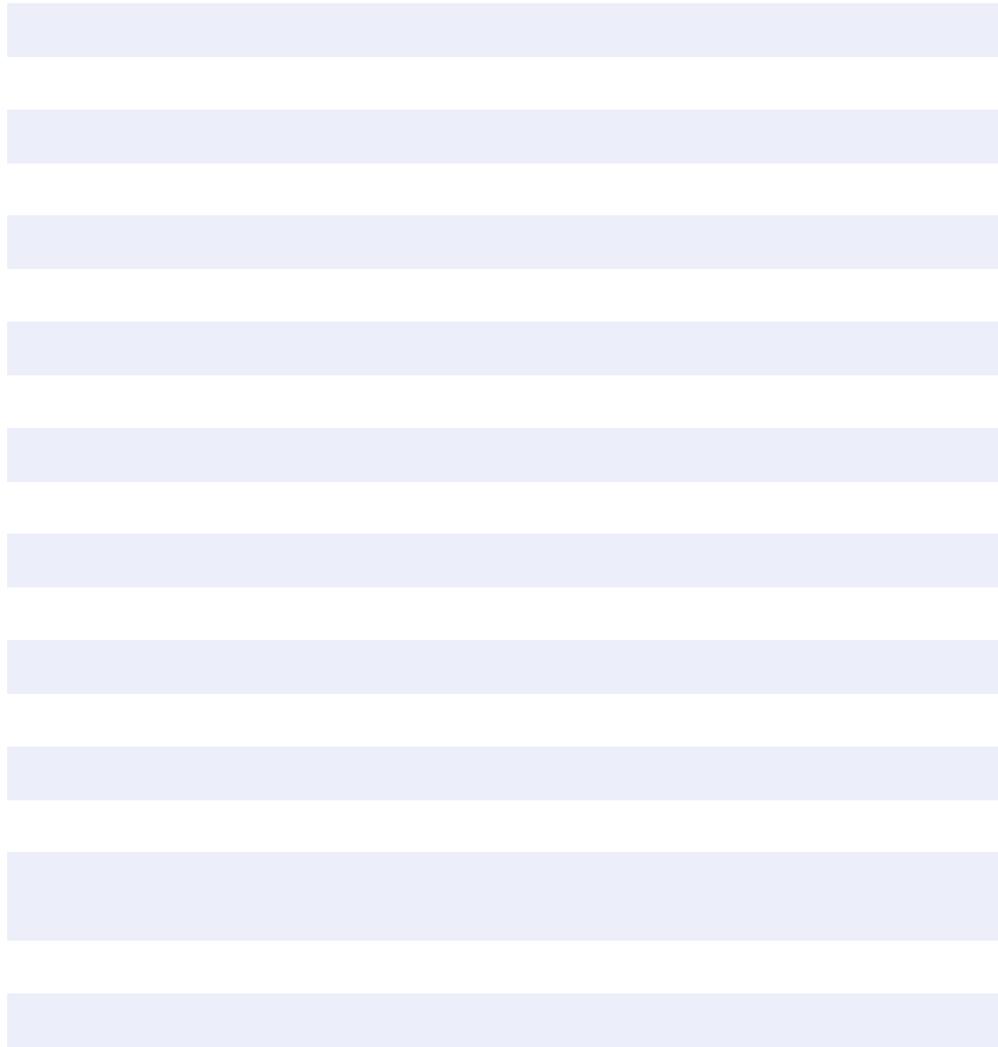
Consumer Complaints

09/06/2013	Credit reporting	
08/19/2013	Credit card	
09/11/2013	Credit reporting	
09/17/2013	Credit card	
08/30/2013	Mortgage	Conventional fixed mortgage
08/30/2013	Mortgage	FHA mortgage
09/06/2013	Credit card	
09/12/2013	Mortgage	Home equity loan or line of credit
08/30/2013	Mortgage	VA mortgage
09/06/2013	Mortgage	Conventional fixed mortgage
08/19/2013	Credit card	
09/06/2013	Bank account or service	Checking account
09/12/2013	Debt collection	Federal student loan
08/19/2013	Mortgage	Other mortgage
09/12/2013	Debt collection	I do not know
09/12/2013	Debt collection	Credit card
08/19/2013	Mortgage	Conventional fixed mortgage
08/19/2013	Debt collection	I do not know
09/12/2013	Credit reporting	
09/12/2013	Consumer Loan	Vehicle loan

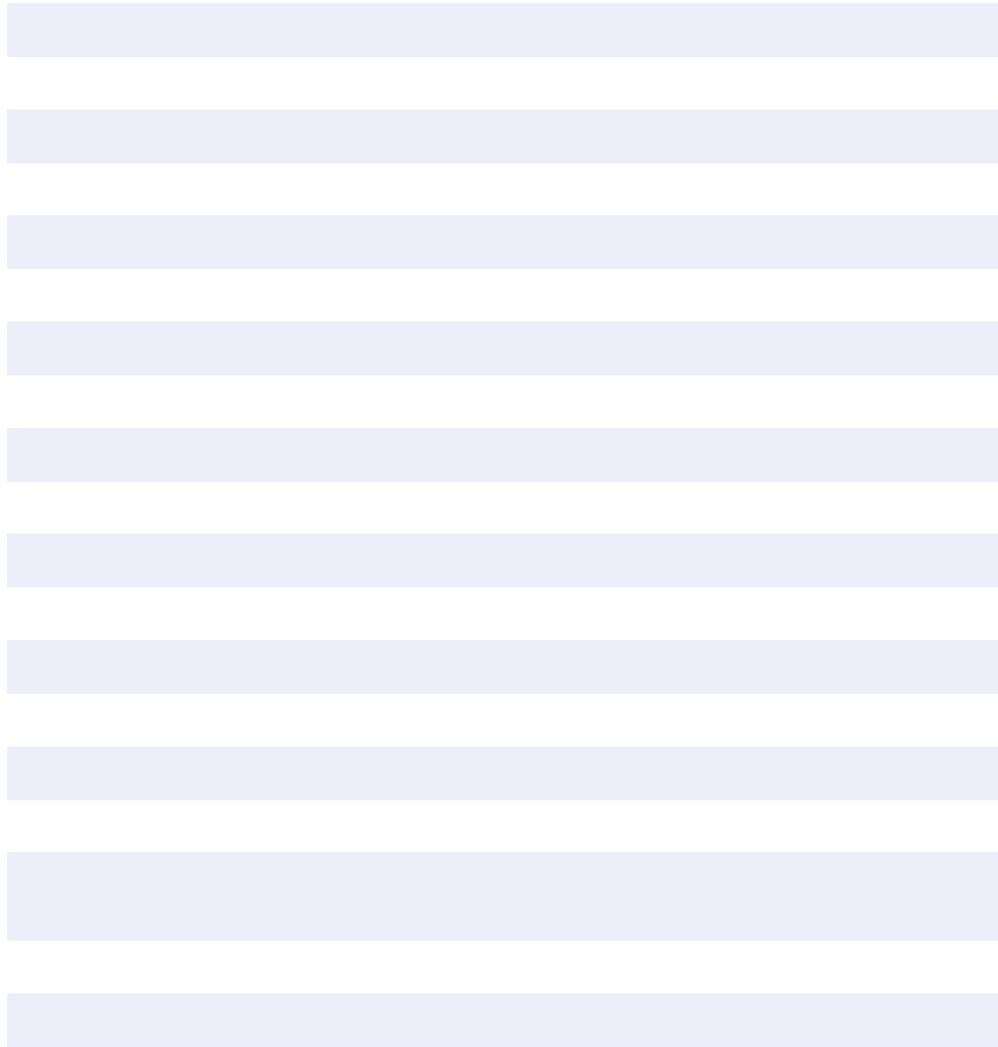
Consumer Complaints

Incorrect information on credit report	Account status
Arbitration	
Credit reporting company's investigation	Investigation took too long
Identity theft / Fraud / Embezzlement	
Credit decision / Underwriting	
Loan modification, collection, foreclosure	
Other fee	
Application, originator, mortgage broker	
Loan servicing, payments, escrow account	
Loan servicing, payments, escrow account	
Late fee	
Account opening, closing, or management	
Cont'd attempts collect debt not owed	Debt is not mine
Loan modification, collection, foreclosure	
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Right to dispute notice not received
Settlement process and costs	
Improper contact or sharing of info	Contacted me after I asked not to
Unable to get credit report/credit score	Problem getting report or credit score
Managing the loan or lease	

Consumer Complaints



Consumer Complaints



Consumer Complaints

Equifax	NY	11235		N/A
Bank of America	OK	73170		N/A
Experian	NY	11421		N/A
Bank of America	FL	32164	Older American	N/A
Wells Fargo & Company	CO	81403		N/A
U.S. Bancorp	MN	55123	Older American	N/A
Capital One	KY	40207		N/A
Wells Fargo & Company	VA	23320	Servicemember	N/A
M&T Bank Corporation	TX	78260		N/A
Seterus, Inc.	FL	33027		N/A
Amex	KS	67205		N/A
JPMorgan Chase & Co.	FL	33624		N/A
Navient Solutions, Inc.	CA	91304		N/A
Nationstar Mortgage	NY	11373		N/A
Stellar Recovery Inc.	WA	98282		N/A
Army and Air Force Exchange Service	CA	91915	Servicemember	N/A
Round Point Mortgage	NC	28732		N/A
LTD Financial Services, L.P.	AL	35022	Older American, Servicemember	N/A
Equifax	OR	97378	Servicemember	N/A
JPMorgan Chase & Co.	CA	94501		N/A

Consumer Complaints

Postal mail	10/01/2013	Closed with explanation	Yes
Web	08/19/2013	Closed with explanation	Yes
Postal mail	09/12/2013	Closed with non-monetary relief	Yes
Web	09/17/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with explanation	Yes
Web	09/06/2013	Closed with monetary relief	Yes
Web	09/12/2013	Closed with non-monetary relief	Yes
Web	09/03/2013	Closed with explanation	Yes
Referral	09/10/2013	Closed with explanation	Yes
Web	08/20/2013	Closed with explanation	Yes
Web	09/09/2013	Closed with explanation	Yes
Postal mail	09/12/2013	Closed with explanation	Yes
Postal mail	08/21/2013	Closed with explanation	Yes
Web	09/12/2013	Closed with explanation	Yes
Web	09/14/2013	Closed with explanation	Yes
Web	08/20/2013	Closed with explanation	Yes
Web	08/19/2013	Closed with non-monetary relief	Yes
Web	09/12/2013	Closed with non-monetary relief	Yes
Referral	09/12/2013	Closed with explanation	Yes

Consumer Complaints

No	517888
No	495665
Yes	522661
No	531877
Yes	510926
No	510927
No	517901
No	524916
No	510954
No	517220
No	495707
Yes	518978
No	524963
No	495714
No	524543
No	524968
No	495721
No	495695
Yes	524579
No	524977

Consumer Complaints

09/12/2013	Credit reporting	
08/19/2013	Credit card	
08/19/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/12/2013	Debt collection	I do not know
08/30/2013	Student loan	Non-federal student loan
08/30/2013	Mortgage	Other mortgage
08/19/2013	Bank account or service	Checking account
08/30/2013	Bank account or service	Checking account
09/17/2013	Mortgage	Conventional fixed mortgage
08/19/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/06/2013	Credit card	
08/19/2013	Credit card	
08/19/2013	Credit card	
08/19/2013	Debt collection	I do not know
09/12/2013	Credit reporting	
08/19/2013	Mortgage	FHA mortgage
09/12/2013	Credit reporting	
09/17/2013	Mortgage	Conventional fixed mortgage
09/17/2013	Mortgage	VA mortgage
09/06/2013	Credit reporting	
09/06/2013	Credit reporting	
09/06/2013	Bank account or service	Checking account

Consumer Complaints

Incorrect information on credit report	Information is not mine
Billing disputes	
Loan modification, collection, foreclosure	
Communication tactics	Threatened to take legal action
Repaying your loan	Repaying your loan
Loan modification, collection, foreclosure	
Using a debit or ATM card	
Problems caused by my funds being low	
Application, originator, mortgage broker	
Cont'd attempts collect debt not owed	Debt is not mine
Payoff process	
Identity theft / Fraud / Embezzlement	
Billing statement	
Communication tactics	Used obscene/profane/abusive language
Incorrect information on credit report	Account terms
Loan servicing, payments, escrow account	
Incorrect information on credit report	Account terms
Loan modification, collection, foreclosure	
Application, originator, mortgage broker	
Credit reporting company's investigation	Problem with statement of dispute
Incorrect information on credit report	Information is not mine
Deposits and withdrawals	

Consumer Complaints



Consumer Complaints



Consumer Complaints

Equifax	FL	33146		N/A
Synchrony Financial	CT	06710		N/A
Nationstar Mortgage	VA	23220	Older American	N/A
Tower Loan	MO	65757		N/A
Wells Fargo & Company	OR	97526		N/A
Wells Fargo & Company	MA	01905		N/A
Wells Fargo & Company	FL	33021	Older American	N/A
U.S. Bancorp	IL	60443		N/A
Nationstar Mortgage	FL	34668	Older American	N/A
FAIR COLLECTIONS & OUTSOURCING, INC.	PA	19030		N/A
Navy FCU	CA	92038	Older American	N/A
Barclays PLC	GA	31909	Older American	N/A
Synchrony Financial	CT	06710		N/A
Cavalry Investments, LLC	PA	18966		N/A
Capital One	TX	78156		N/A
Caliber Home Loans, Inc	AZ	85266	Older American	N/A
Experian	IA	51503		N/A
Bank of America	CA	92040		N/A
Land/Home Financial Services	CA	90044		N/A
Equifax	CA	92691		N/A
Experian	CA	92122		N/A
Wells Fargo & Company	CA	91786		N/A

Consumer Complaints

Web	09/14/2013	Closed with explanation	Yes
Web	08/20/2013	Closed with explanation	Yes
Phone	08/22/2013	Closed with explanation	Yes
Web	09/24/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with explanation	Yes
Postal mail	09/03/2013	Closed with explanation	Yes
Web	08/20/2013	Closed with monetary relief	Yes
Referral	09/03/2013	Closed with explanation	Yes
Web	09/18/2013	Closed with explanation	Yes
Phone	08/20/2013	Closed with explanation	Yes
Web	09/09/2013	Closed with explanation	Yes
Postal mail	08/21/2013	Closed with explanation	Yes
Web	08/19/2013	Closed with explanation	Yes
Web	08/20/2013	Closed with non-monetary relief	Yes
Web	09/12/2013	Closed with explanation	Yes
Web	08/21/2013	Closed with explanation	Yes
Web	09/12/2013	Closed with explanation	Yes
Web	09/18/2013	Closed with explanation	Yes
Phone	09/18/2013	Closed with explanation	Yes
Web	09/06/2013	Closed with non-monetary relief	Yes
Web	09/06/2013	Closed with explanation	Yes
Web	09/06/2013	Closed with explanation	Yes

Consumer Complaints

No	524981
Yes	495003
No	495014
No	524986
Yes	511004
No	510070
No	495743
No	511058
No	531203
Yes	495688
No	516988
No	495753
Yes	495005
No	495760
Yes	525001
No	495770
Yes	524831
No	531218
Yes	531167
Yes	516885
Yes	517246
Yes	517900

Consumer Complaints

09/17/2013	Mortgage	Other mortgage
09/12/2013	Student loan	Non-federal student loan
09/12/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/30/2013	Credit card	
08/19/2013	Mortgage	FHA mortgage
09/12/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/17/2013	Consumer Loan	Personal line of credit
09/06/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/17/2013	Bank account or service	Checking account
09/12/2013	Bank account or service	Checking account
09/17/2013	Mortgage	Conventional fixed mortgage
09/12/2013	Credit card	
09/12/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/19/2013	Mortgage	Other mortgage
09/12/2013	Credit reporting	
08/19/2013	Mortgage	Conventional fixed mortgage
08/19/2013	Mortgage	Home equity loan or line of credit
09/12/2013	Consumer Loan	Vehicle loan
09/17/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/12/2013	Credit card	
09/12/2013	Credit reporting	

Consumer Complaints

Loan modification,collection,foreclosure

Repaying your loan

Repaying your loan

Loan modification,collection,foreclosure

Billing disputes

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Managing the line of credit

Cont'd attempts collect debt not owed

Debt was paid

Account opening, closing, or management

Account opening, closing, or management

Loan modification,collection,foreclosure

Identity theft / Fraud / Embezzlement

Cont'd attempts collect debt not owed

Debt was paid

Loan servicing, payments, escrow account

Incorrect information on credit report

Public record

Settlement process and costs

Loan servicing, payments, escrow account

Shopping for a loan or lease

Loan modification,collection,foreclosure

Closing/Cancelling account

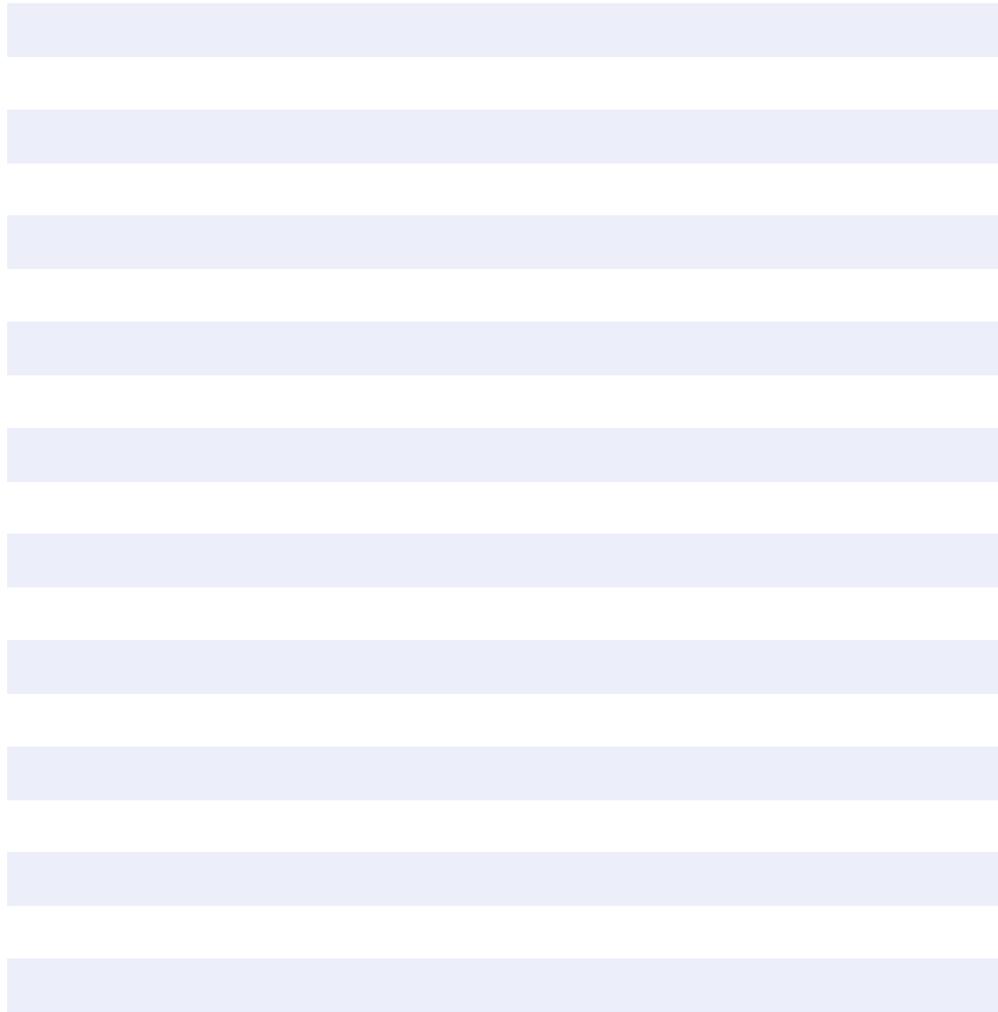
Incorrect information on credit report

Account status

Consumer Complaints



Consumer Complaints



Consumer Complaints

Bank of America	FL	33063		N/A
JPMorgan Chase & Co.	PA	15341		N/A
Bank of America	CA	92881		N/A
Citibank	MI	48021		N/A
Bank of America	NY	13142	Older American	N/A
Citibank	MD	20707		N/A
HSBC North America Holdings Inc.	MN	55306	Servicemember	N/A
Linebarger Goggan Blair & Sampson, LLP	CA	90620		N/A
JPMorgan Chase & Co.	CA	90025		N/A
Wells Fargo & Company	CA	95687		N/A
JPMorgan Chase & Co.	FL	34741		N/A
Amex	FL	33634		N/A
Primary Financial Services L.L.C.	NV	89031		N/A
Wells Fargo & Company	DE	19803		N/A
Experian	IN	46168		N/A
Wells Fargo & Company	TX	75056		N/A
Bank of America	NJ	08401		N/A
Fifth Third Financial Corporation	MI	49230		N/A
Bank of America	UT	84721		N/A
Pentagon FCU	MD	20675		N/A
TransUnion Intermediate Holdings, Inc.	TX	76115		N/A

Consumer Complaints

Web	09/18/2013	Closed with explanation	Yes
Web	09/12/2013	Closed with explanation	Yes
Web	09/12/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with explanation	Yes
Web	08/21/2013	Closed with explanation	Yes
Web	09/12/2013	Closed with explanation	Yes
Phone	09/23/2013	Closed with explanation	Yes
Web	10/07/2013	Closed with explanation	Yes
Web	09/18/2013	Closed with explanation	Yes
Referral	09/13/2013	Closed with explanation	Yes
Web	09/18/2013	Closed with explanation	Yes
Web	09/12/2013	Closed with explanation	Yes
Fax	09/12/2013	Closed with explanation	Yes
Postal mail	08/22/2013	Closed with explanation	Yes
Web	09/12/2013	Closed with explanation	Yes
Web	08/21/2013	Closed with non-monetary relief	Yes
Web	08/21/2013	Closed with explanation	Yes
Referral	09/12/2013	Closed with explanation	Yes
Web	09/18/2013	Closed with non-monetary relief	Yes
Email	09/17/2013	Closed with explanation	Yes
Postal mail	10/21/2013	Closed with explanation	Yes

Consumer Complaints

No	530098
No	525017
Yes	525018
Yes	511043
No	495089
No	525025
No	531238
No	518009
No	531303
No	524530
Yes	531259
No	525049
No	525054
Yes	496537
No	525072
No	495830
No	495832
No	525159
No	531282
No	524845
No	525068

Consumer Complaints

09/12/2013	Bank account or service	Checking account
09/06/2013	Debt collection	Medical
09/17/2013	Debt collection	Non-federal student loan
09/06/2013	Debt collection	Credit card
09/06/2013	Debt collection	Auto
09/17/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/12/2013	Mortgage	Other mortgage
09/12/2013	Mortgage	Other mortgage
09/12/2013	Credit card	
09/12/2013	Bank account or service	Checking account
09/12/2013	Mortgage	Other mortgage
09/12/2013	Bank account or service	Checking account
09/06/2013	Credit card	
09/12/2013	Student loan	Non-federal student loan
09/18/2013	Bank account or service	Checking account
09/06/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/12/2013	Mortgage	Other mortgage
09/18/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/12/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/18/2013	Debt collection	Credit card
09/18/2013	Credit reporting	

Consumer Complaints

Problems caused by my funds being low

Cont'd attempts collect debt not owed	Debt was paid
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Communication tactics	Used obscene/profane/abusive language
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Taking/threatening an illegal action	Threatened to sue on too old debt
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Improper contact or sharing of info	Contacted employer after asked not to
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Loan modification, collection, foreclosure

Application, originator, mortgage broker

Loan servicing, payments, escrow account

Other

Account opening, closing, or management

Loan servicing, payments, escrow account

Account opening, closing, or management

Customer service / Customer relations

Problems when you are unable to pay	Problems when you are unable to pay
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Problems caused by my funds being low

Disclosure verification of debt	Not given enough info to verify debt
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Loan modification, collection, foreclosure

Taking/threatening an illegal action	Threatened to sue on too old debt
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Loan servicing, payments, escrow account

Disclosure verification of debt	Right to dispute notice not received
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Credit reporting company's investigation	Problem with statement of dispute
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Consumer Complaints



Consumer Complaints



Consumer Complaints

Wells Fargo & Company	NV	89521	N/A
NRA Group, LLC	MD	21146	N/A
Integrity Solution Services, Inc.	OH	44055	N/A
Eastpoint Recovery Group, Inc	NJ	08225	N/A
Westlake Services, LLC	TX	76207	N/A
PNC Bank N.A.	GA	30084	N/A
SunTrust Banks, Inc.	FL	32113	N/A
Bank of America	FL	34492	N/A
Bank of America	WV	26062	N/A
Regions Financial Corporation	FL	33592	N/A
Bank of America	FL	33825	N/A
Wells Fargo & Company	CA	93065	N/A
Citibank	TX	78108	N/A
Navient Solutions, Inc.	CA	90621	N/A
Wells Fargo & Company	GA	30005	N/A
West Bay Acquisitions, LLC	TX	77013	N/A
Wells Fargo & Company	GA	30574	N/A
Check Fraud Services	VA	23462	N/A
Wells Fargo & Company	TN	37115	N/A
Synchrony Financial	TX	75068	N/A
Experian	CA	94806	N/A

Consumer Complaints

Referral	09/12/2013	Closed with explanation	Yes
Referral	10/22/2013	Closed with non-monetary relief	Yes
Web	09/17/2013	Closed with explanation	Yes
Web	10/22/2013	Closed	Yes
Phone	09/09/2013	Closed with explanation	Yes
Web	09/18/2013	Closed with explanation	Yes
Referral	09/12/2013	Closed with explanation	Yes
Referral	10/22/2013	Closed with explanation	Yes
Referral	09/12/2013	Closed with explanation	Yes
Referral	09/12/2013	Closed with monetary relief	Yes
Referral	09/12/2013	Closed with explanation	Yes
Referral	09/12/2013	Closed with monetary relief	Yes
Web	09/09/2013	Closed with monetary relief	Yes
Web	09/13/2013	Closed with explanation	Yes
Web	09/18/2013	Closed with monetary relief	Yes
Phone	09/09/2013	Closed	Yes
Fax	09/12/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with explanation	No
Web	09/12/2013	Closed with explanation	Yes
Web	09/19/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with explanation	Yes

Consumer Complaints

No	525116
No	518065
No	531888
No	516954
No	518048
No	531305
No	525190
No	524626
Yes	525198
No	525179
No	525150
No	525162
No	518055
No	525100
No	531906
Yes	516939
No	525107
	531918
Yes	524545
	533628
Yes	533380

Consumer Complaints

09/12/2013	Bank account or service	Checking account
09/06/2013	Debt collection	I do not know
09/18/2013	Student loan	Non-federal student loan
09/12/2013	Mortgage	Conventional fixed mortgage
09/18/2013	Bank account or service	Checking account
09/18/2013	Mortgage	Home equity loan or line of credit
09/12/2013	Mortgage	Other mortgage
09/12/2013	Mortgage	Conventional fixed mortgage
09/18/2013	Mortgage	Other mortgage
09/18/2013	Bank account or service	Checking account
09/18/2013	Consumer Loan	Installment loan
09/18/2013	Credit reporting	
09/12/2013	Credit reporting	
09/12/2013	Mortgage	Other mortgage
09/18/2013	Bank account or service	Checking account
09/12/2013	Mortgage	Conventional fixed mortgage
09/18/2013	Credit card	
09/18/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/18/2013	Mortgage	Other mortgage
09/18/2013	Credit card	
09/18/2013	Bank account or service	Checking account

Consumer Complaints

Using a debit or ATM card

Improper contact or sharing of info Talked to a third party about my debt

Problems when you are unable to pay Problems when you are unable to pay

Loan servicing, payments, escrow account

Account opening, closing, or management

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Loan servicing, payments, escrow account

Loan modification, collection, foreclosure

Problems caused by my funds being low

Shopping for a loan or lease

Credit reporting company's investigation No notice of investigation status/result

Credit reporting company's investigation No notice of investigation status/result

Loan modification, collection, foreclosure

Making/receiving payments, sending money

Loan modification, collection, foreclosure

Credit line increase/decrease

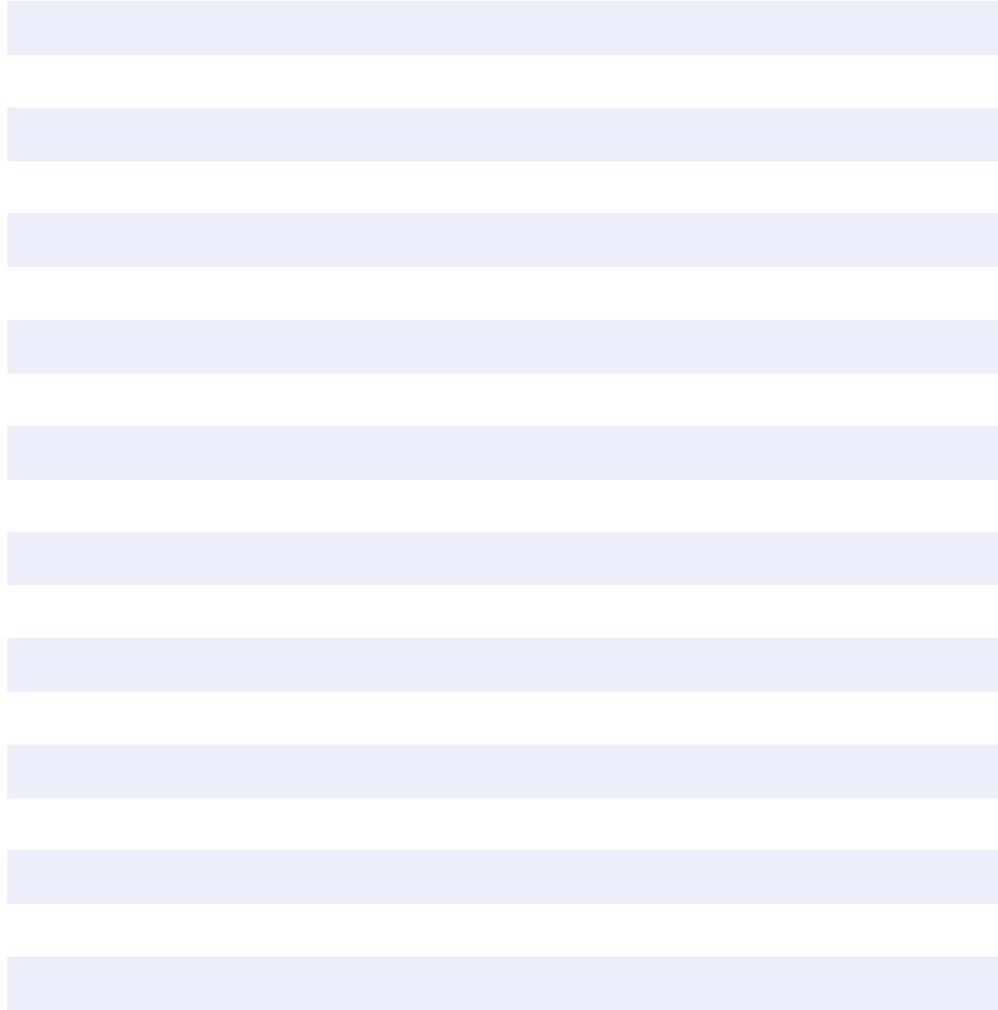
Taking/threatening an illegal action Threatened to sue on too old debt

Loan modification, collection, foreclosure

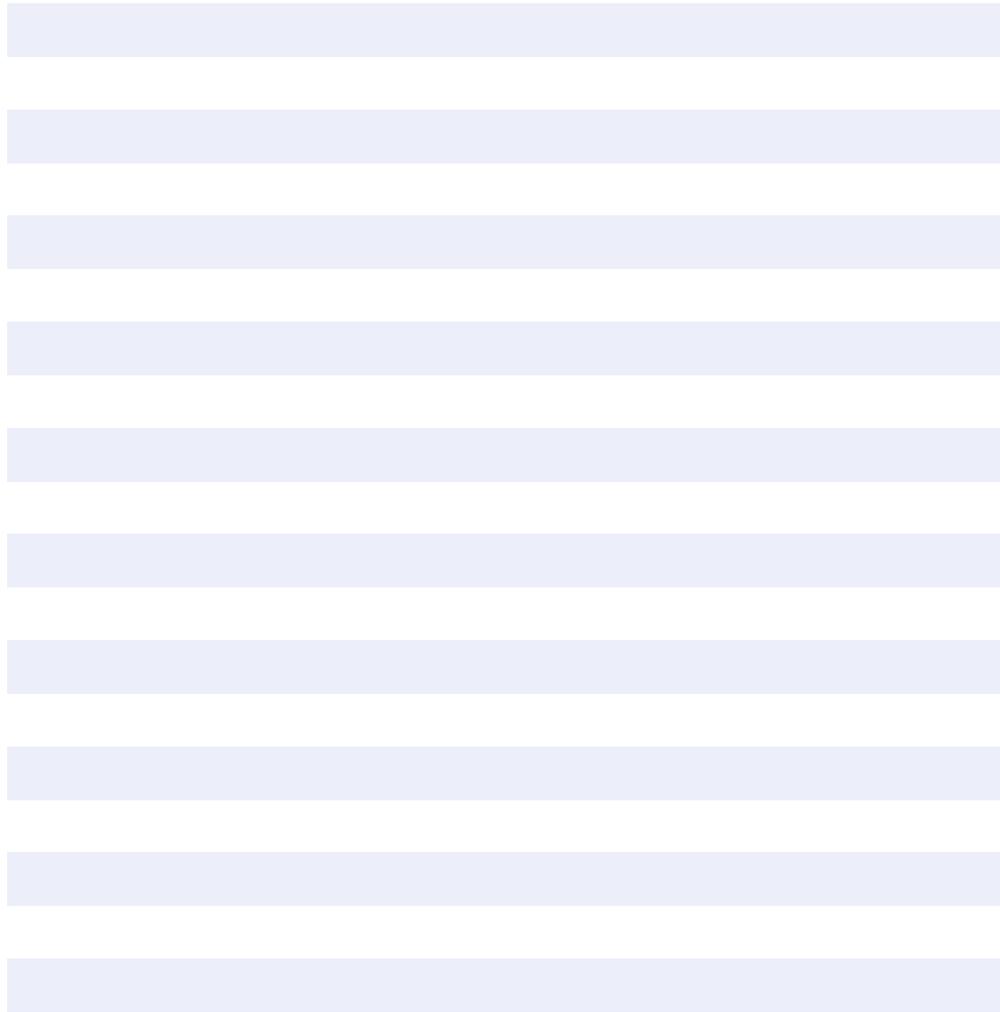
Application processing delay

Problems caused by my funds being low

Consumer Complaints



Consumer Complaints



Consumer Complaints

TD Bank US Holding Company	MA	01104		N/A
Receivables Performance Management LLC	IL	62557		N/A
AES/PHEAA	MI	48073		N/A
Ditech Financial LLC	NJ	07002		N/A
Bank of America	FL	33161		N/A
Wells Fargo & Company	FL	33071		N/A
Ditech Financial LLC	TX	78641		N/A
Quicken Loans	NC	27529		N/A
Ocwen	CA	94118	Older American	N/A
Citibank	CA	90025		N/A
Citibank	CA	90211		N/A
TransUnion Intermediate Holdings, Inc.	CA	95678		N/A
Experian	MI	48504		N/A
Bank of America	MI	48382		N/A
PNC Bank N.A.	DE	19977		N/A
Bank of America	NC	27406		N/A
Citibank	ID	83647		N/A
North American Asset Services, LLC	FL	32877		N/A
Synovus Bank	GA	31602		N/A
Wells Fargo & Company	NY	11106		N/A
BB&T Financial	SC	29483		N/A

Consumer Complaints

Phone	09/12/2013	Closed with explanation	Yes
Web	09/09/2013	Closed with explanation	Yes
Web	09/18/2013	Closed with explanation	Yes
Web	09/12/2013	Closed with explanation	Yes
Web	09/18/2013	Closed with non-monetary relief	Yes
Web	09/18/2013	Closed with explanation	Yes
Referral	10/28/2013	Closed with explanation	Yes
Web	09/12/2013	Closed with explanation	Yes
Web	09/18/2013	Closed with explanation	Yes
Web	09/18/2013	Closed with monetary relief	Yes
Web	09/19/2013	Closed with explanation	Yes
Web	09/18/2013	Closed with explanation	Yes
Postal mail	09/30/2013	Closed with explanation	Yes
Fax	09/12/2013	Closed with non-monetary relief	Yes
Postal mail	09/19/2013	Closed with explanation	Yes
Web	09/12/2013	Closed with non-monetary relief	Yes
Postal mail	09/18/2013	Closed with explanation	Yes
Web	09/18/2013	Closed with explanation	Yes
Postal mail	09/19/2013	Closed with explanation	Yes
Web	09/18/2013	Closed with explanation	Yes
Referral	09/19/2013	Closed with monetary relief	Yes

Consumer Complaints

No	525125
No	518114
Yes	531932
No	525140
No	531942
No	531948
Yes	524856
No	524617
Yes	531957
No	531958
Yes	533286
No	531807
Yes	525163
No	524503
Yes	531976
Yes	525171
No	531978
Yes	531979
No	531985
Yes	533277
No	532050

Consumer Complaints

09/06/2013	Credit card	
09/18/2013	Mortgage	Conventional fixed mortgage
09/06/2013	Mortgage	Other mortgage
09/18/2013	Debt collection	I do not know
09/18/2013	Credit reporting	
09/06/2013	Mortgage	Conventional fixed mortgage
09/06/2013	Debt collection	I do not know
09/18/2013	Credit reporting	
09/18/2013	Mortgage	Other mortgage
09/12/2013	Debt collection	Non-federal student loan
09/12/2013	Mortgage	Other mortgage
09/12/2013	Debt collection	Non-federal student loan
09/18/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/12/2013	Debt collection	I do not know
09/12/2013	Bank account or service	Checking account
09/12/2013	Debt collection	I do not know
09/18/2013	Mortgage	Other mortgage
09/18/2013	Mortgage	Other mortgage
09/06/2013	Bank account or service	Other bank product/service
09/06/2013	Mortgage	Conventional fixed mortgage
09/18/2013	Mortgage	Other mortgage

Consumer Complaints

Other

Loan servicing, payments, escrow account

Loan modification, collection, foreclosure

Taking/threatening an illegal action

Seized/Attempted to seize property

Credit reporting company's investigation

No notice of investigation status/result

Loan modification, collection, foreclosure

Cont'd attempts collect debt not owed

Debt is not mine

Credit reporting company's investigation

Problem with statement of dispute

Loan modification, collection, foreclosure

Communication tactics

Used obscene/profane/abusive language

Loan modification, collection, foreclosure

Communication tactics

Used obscene/profane/abusive language

Loan modification, collection, foreclosure

Cont'd attempts collect debt not owed

Debt was paid

Account opening, closing, or management

Cont'd attempts collect debt not owed

Debt was paid

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Account opening, closing, or management

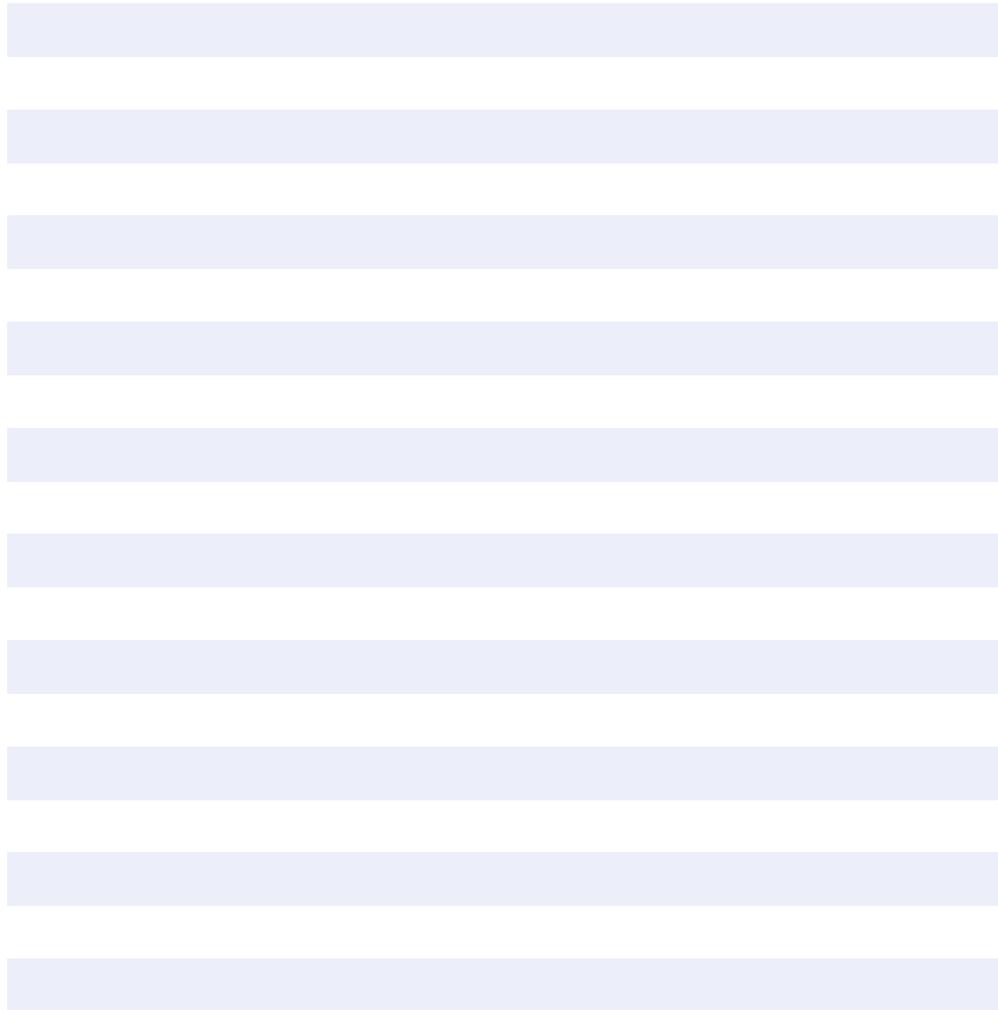
Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Consumer Complaints



Consumer Complaints



Consumer Complaints

Bank of America	CA	94595		N/A
Ocwen	KY	40272		N/A
JPMorgan Chase & Co.	CA	91701		N/A
Linebarger Goggan Blair & Sampson, LLP	PA	19144	Older American	N/A
Experian	NC	28560		N/A
Bank of America	NJ	08527	Servicemember	N/A
Turning Point Solutions LLC	TX	76010	Older American	N/A
Equifax	MS	39572		N/A
Bank of America	MN	56303		N/A
CL Holdings, LLC	GA	30043		N/A
Wells Fargo & Company	HI	96815		N/A
Asset Recovery Solutions, LLC	GA	30043		N/A
Bank of America	MD	20853		N/A
Encore Capital Group	CA	95037		N/A
Wells Fargo & Company	UT	84065		N/A
Pinnacle Credit Services, LLC	CA	95037		N/A
Bank of America	FL	33607		N/A
Bank of America	FL	33025		N/A
Bank of America	CA	90405		N/A
Wells Fargo & Company	NY	11788		N/A
Citibank	TX	76051		N/A

Consumer Complaints

Referral	09/09/2013	Closed with explanation	Yes
Web	09/19/2013	Closed with explanation	Yes
Referral	09/13/2013	Closed with explanation	Yes
Web	10/07/2013	Closed with explanation	Yes
Web	09/19/2013	Closed with non-monetary relief	Yes
Phone	09/09/2013	Closed with explanation	Yes
Web	09/06/2013	Closed with non-monetary relief	Yes
Web	09/18/2013	Closed with non-monetary relief	Yes
Referral	09/19/2013	Closed with explanation	Yes
Web	09/13/2013	Closed with explanation	Yes
Postal mail	09/12/2013	Closed with explanation	Yes
Web	10/09/2013	Closed with non-monetary relief	No
Web	09/19/2013	Closed with explanation	Yes
Web	09/14/2013	Closed with explanation	Yes
Web	09/12/2013	Closed with explanation	Yes
Web	09/14/2013	Closed with explanation	Yes
Referral	09/19/2013	Closed	Yes
Referral	09/19/2013	Closed with explanation	Yes
Referral	09/09/2013	Closed with explanation	Yes
Web	09/09/2013	Closed with explanation	Yes
Referral	09/19/2013	Closed with explanation	Yes

Consumer Complaints

No	517225
No	531994
No	517227
Yes	532005
No	533657
No	518189
No	518191
Yes	532010
No	533236
No	525238
No	524600
	525237
No	533265
No	524591
Yes	525254
No	524592
No	532172
Yes	533247
Yes	516966
Yes	518475
No	532170

Consumer Complaints

09/12/2013	Mortgage	Conventional fixed mortgage
09/12/2013	Credit reporting	
09/18/2013	Mortgage	Conventional fixed mortgage
10/01/2013	Credit card	
09/18/2013	Credit reporting	
09/18/2013	Mortgage	Other mortgage
09/18/2013	Mortgage	Other mortgage
09/06/2013	Money transfers	Domestic (US) money transfer
09/18/2013	Mortgage	Conventional fixed mortgage
09/18/2013	Consumer Loan	Vehicle loan
09/06/2013	Credit card	
09/18/2013	Mortgage	Other mortgage
09/18/2013	Mortgage	Other mortgage
09/12/2013	Bank account or service	Checking account
09/18/2013	Mortgage	Other mortgage
09/12/2013	Bank account or service	Checking account
09/12/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/06/2013	Mortgage	Conventional fixed mortgage
09/18/2013	Credit card	
09/06/2013	Debt collection	Credit card
09/06/2013	Credit reporting	

Consumer Complaints

Loan modification,collection,foreclosure

Incorrect information on credit report

Information is not mine

Loan servicing, payments, escrow account

Other fee

Credit reporting company's investigation

Problem with statement of dispute

Loan servicing, payments, escrow account

Loan modification,collection,foreclosure

Other transaction issues

Loan modification,collection,foreclosure

Managing the loan or lease

Rewards

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Account opening, closing, or management

Loan modification,collection,foreclosure

Problems caused by my funds being low

Cont'd attempts collect debt not owed

Debt was paid

Loan modification,collection,foreclosure

APR or interest rate

Cont'd attempts collect debt not owed

Debt resulted from identity theft

Incorrect information on credit report

Information is not mine

Consumer Complaints



Consumer Complaints



Consumer Complaints

Wells Fargo & Company	TX	75002		N/A
Equifax	WY	82301		N/A
JPMorgan Chase & Co.	IA	50315		N/A
Santander Bank US	MA	02360		N/A
TransUnion Intermediate Holdings, Inc.	NC	28560		N/A
JPMorgan Chase & Co.	OR	97045		N/A
JPMorgan Chase & Co.	CA	90291		N/A
The Western Union Company	GA	30058		N/A
Bank of America	CA	92808		N/A
Banco Popular de Puerto Rico	VA	23666	Older American	N/A
Amex	MI	48362		N/A
Bank of America	FL	32713		N/A
PNC Bank N.A.	CT	06387		N/A
Wells Fargo & Company	CT	06119		N/A
Ocwen	MN	56354		N/A
Citizens Financial Group, Inc.	MI	48174		N/A
CNG Financial Corporation	MD	20772		N/A
U.S. Bancorp	FL	32082		N/A
Amex	FL	33525	Older American	N/A
Encore Capital Group	CA	92704		N/A
Equifax	CA	95116		N/A

Consumer Complaints

Phone	09/12/2013	Closed with explanation	Yes
Web	09/12/2013	Closed with non-monetary relief	Yes
Web	09/19/2013	Closed with explanation	Yes
Referral	10/01/2013	Closed	Yes
Web	09/18/2013	Closed with non-monetary relief	Yes
Referral	09/19/2013	Closed with explanation	Yes
Referral	09/19/2013	Closed with explanation	Yes
Referral	09/09/2013	Closed with explanation	Yes
Web	09/19/2013	Closed with explanation	Yes
Phone	11/13/2013	Closed with explanation	Yes
Web	09/06/2013	Closed with explanation	Yes
Referral	09/19/2013	Closed with explanation	Yes
Referral	09/19/2013	Closed with explanation	Yes
Fax	09/12/2013	Closed with explanation	Yes
Referral	09/19/2013	Closed with explanation	Yes
Web	09/12/2013	Closed with monetary relief	Yes
Web	09/20/2013	Closed	No
Web	09/09/2013	Closed with explanation	Yes
Web	09/18/2013	Closed with explanation	Yes
Web	09/09/2013	Closed with explanation	Yes
Web	09/06/2013	Closed with non-monetary relief	Yes

Consumer Complaints

No	525273
Yes	524840
No	532054
No	549557
No	533661
No	532265
No	532237
No	517233
No	531813
No	532080
Yes	518295
No	533333
No	532637
Yes	524913
No	532377
Yes	525342
	525344
No	516847
Yes	532124
No	518329
No	518332

Consumer Complaints

09/18/2013	Mortgage	Other mortgage
09/12/2013	Mortgage	Home equity loan or line of credit
09/18/2013	Mortgage	Other mortgage
09/18/2013	Debt collection	I do not know
09/06/2013	Mortgage	Conventional fixed mortgage
09/12/2013	Consumer Loan	Personal line of credit
09/12/2013	Debt collection	I do not know
09/18/2013	Credit reporting	
09/06/2013	Debt collection	I do not know
09/06/2013	Mortgage	Other mortgage
09/12/2013	Credit card	
09/12/2013	Debt collection	Mortgage
09/12/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/18/2013	Mortgage	Conventional fixed mortgage
09/12/2013	Credit reporting	
09/06/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/06/2013	Debt collection	I do not know
09/12/2013	Mortgage	Conventional fixed mortgage
09/12/2013	Bank account or service	Checking account
09/18/2013	Student loan	Non-federal student loan
09/12/2013	Mortgage	Other mortgage

Consumer Complaints

Loan modification,collection,foreclosure

Loan servicing, payments, escrow account

Loan modification,collection,foreclosure

Taking/threatening an illegal action Threatened arrest/jail if do not pay

Loan servicing, payments, escrow account

Account terms and changes

Communication tactics Frequent or repeated calls

Incorrect information on credit report Account status

Cont'd attempts collect debt not owed Debt is not mine

Other

Closing/Cancelling account

Cont'd attempts collect debt not owed Debt was paid

Loan modification,collection,foreclosure

Loan servicing, payments, escrow account

Incorrect information on credit report Account status

Loan modification,collection,foreclosure

Communication tactics Threatened to take legal action

Loan modification,collection,foreclosure

Account opening, closing, or management

Repaying your loan Repaying your loan

Loan servicing, payments, escrow account

Consumer Complaints



Consumer Complaints



Consumer Complaints

Wells Fargo & Company	NJ	08844		N/A
Bank of America	FL	33708	Older American	N/A
Bank of America	NC	28574		N/A
SRA Associates, Inc.	OK	73013		N/A
Ocwen	AR	71640		N/A
Enova International, Inc.	MD	21704		N/A
Integrity Solution Services, Inc.	ME	04401		N/A
TransUnion Intermediate Holdings, Inc.	IN	46390		N/A
Van Ru Credit Corporation	CA	92115		N/A
Wells Fargo & Company	FL	32703		N/A
Citibank	NV	89110		N/A
Nationstar Mortgage	NV	89012		N/A
Capital One	MD	21136		N/A
PNC Bank N.A.	OH	44137		N/A
Equifax	CA	91901		N/A
Wells Fargo & Company	CA	94928		N/A
The Law Office of Daniel Slane	CA	92054		N/A
Bank of America	PA	15235		N/A
TD Bank US Holding Company	NY	11415		N/A
Navient Solutions, Inc.	CT	06514		N/A
Bank of America	OR	97060		N/A

Consumer Complaints

Referral	09/19/2013	Closed with explanation	Yes
Phone	09/13/2013	Closed with non-monetary relief	Yes
Referral	09/19/2013	Closed with explanation	Yes
Web	09/18/2013	Closed with explanation	Yes
Web	09/11/2013	Closed with explanation	Yes
Web	09/26/2013	Closed with explanation	Yes
Web	09/14/2013	Closed with explanation	Yes
Postal mail	10/07/2013	Closed with explanation	Yes
Web	09/06/2013	Closed with explanation	Yes
Referral	09/10/2013	Closed with explanation	Yes
Web	09/13/2013	Closed with non-monetary relief	Yes
Web	09/14/2013	Closed with explanation	Yes
Referral	09/13/2013	Closed with explanation	Yes
Web	09/19/2013	Closed with explanation	Yes
Web	09/13/2013	Closed with non-monetary relief	Yes
Phone	09/18/2013	Closed with explanation	Yes
Web	10/21/2013	Closed with explanation	Yes
Web	09/13/2013	Closed with explanation	Yes
Referral	09/13/2013	Closed with monetary relief	Yes
Web	09/19/2013	Closed with non-monetary relief	Yes
Referral	09/13/2013	Closed with explanation	Yes

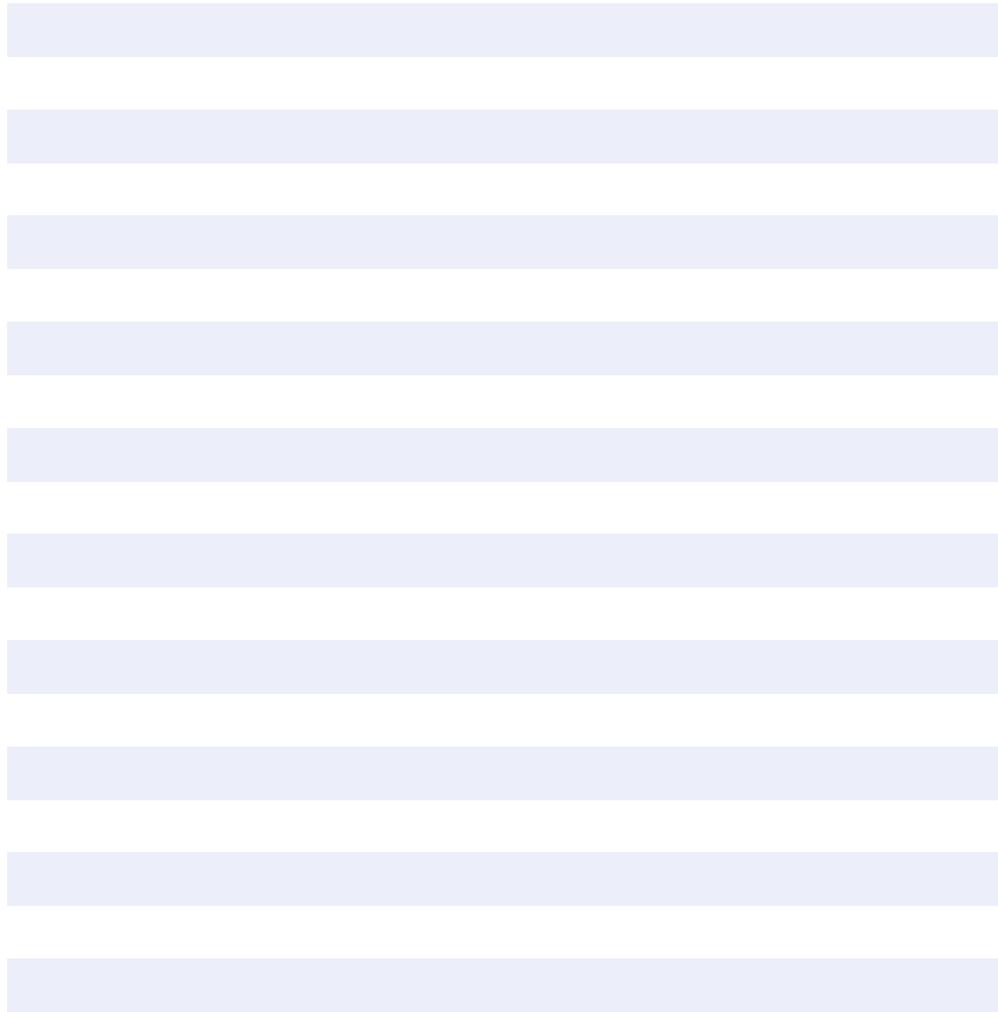
Consumer Complaints

No	532427
No	525364
No	532858
No	532166
Yes	518384
Yes	525405
No	525407
No	532202
Yes	518411
No	518413
No	525454
No	525449
No	525452
No	533312
No	524511
No	518441
No	518444
Yes	525475
No	525486
No	533315
No	524537

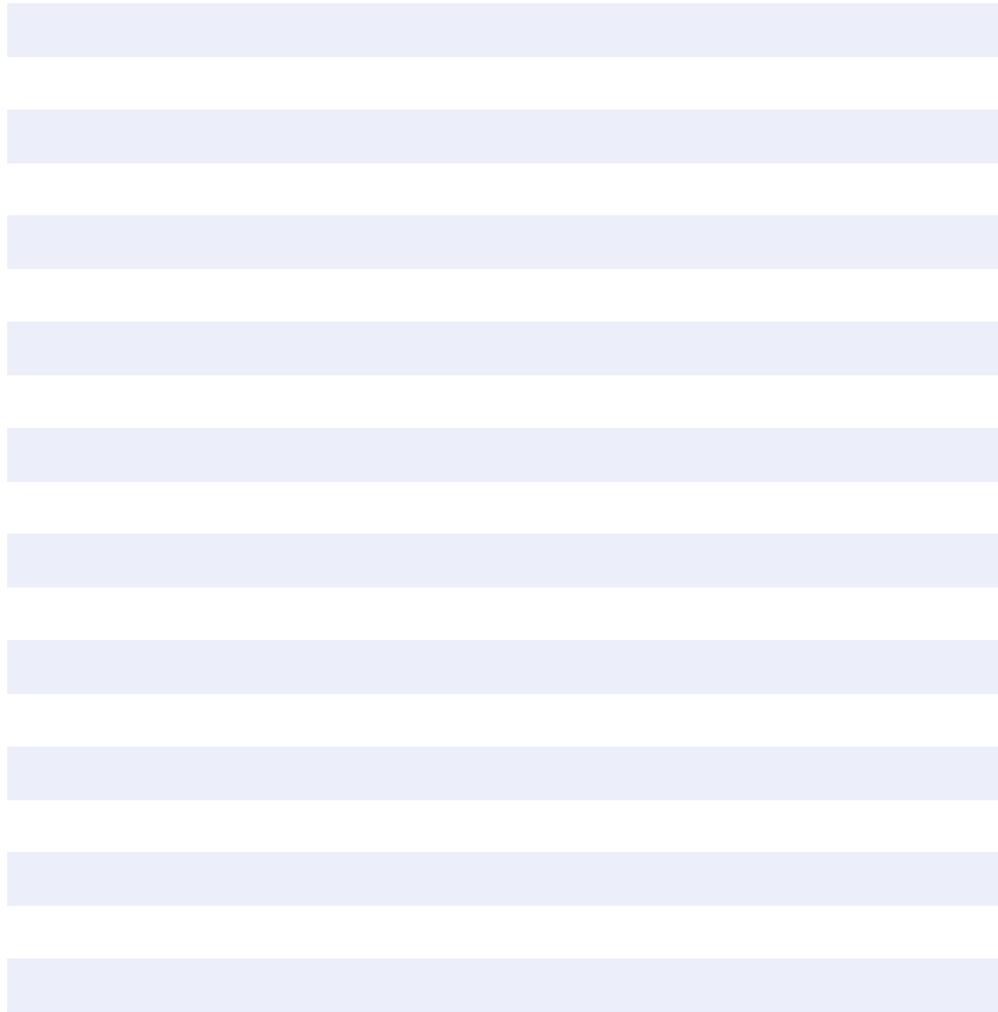
Consumer Complaints

09/12/2013	Bank account or service	Checking account
09/12/2013	Bank account or service	Savings account
09/18/2013	Mortgage	Other mortgage
09/06/2013	Credit card	
09/12/2013	Mortgage	Other mortgage
09/12/2013	Mortgage	Other mortgage
09/12/2013	Mortgage	Other mortgage
09/18/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/12/2013	Mortgage	Conventional fixed mortgage
09/06/2013	Mortgage	Conventional fixed mortgage
09/12/2013	Credit reporting	
09/12/2013	Bank account or service	Other bank product/service
09/12/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/12/2013	Student loan	Non-federal student loan
09/12/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/12/2013	Mortgage	Home equity loan or line of credit
09/12/2013	Mortgage	Other mortgage
09/18/2013	Credit reporting	
09/12/2013	Consumer Loan	Vehicle loan
09/12/2013	Bank account or service	Other bank product/service
09/18/2013	Debt collection	I do not know

Consumer Complaints



Consumer Complaints



Consumer Complaints

PNC Bank N.A.	DE	19804		N/A
Wells Fargo & Company	AZ	85739		N/A
JPMorgan Chase & Co.	GA	30106		N/A
Wells Fargo & Company	MI	48864		N/A
Wells Fargo & Company	WA	98003		N/A
JPMorgan Chase & Co.	CA	93465		N/A
Citibank	NY	10590		N/A
Community Choice Financial, Inc.	CA	95252		N/A
Ditech Financial LLC	VA	24019		N/A
Bank of America	WI	53219		N/A
TransUnion Intermediate Holdings, Inc.	MA	01902		N/A
TD Bank US Holding Company	PA	19083		N/A
Vengroff Williams, Inc	CA	90068		N/A
Expert Global Solutions, Inc.	IL	60417		N/A
Expert Global Solutions, Inc.	NY	12803		N/A
Bank of America	AR	72753		N/A
Wells Fargo & Company	IL	60628		N/A
Experian	AZ	85040	Servicemember	N/A
Capital One	GA	30238	Older American	N/A
Bank of America	MO	63301	Older American	N/A
Hunt & Henriques	CA	95404		N/A

Consumer Complaints

Referral	09/13/2013	Closed with explanation	Yes
Referral	09/13/2013	Closed with monetary relief	Yes
Referral	09/19/2013	Closed with explanation	Yes
Web	09/06/2013	Closed with monetary relief	Yes
Referral	09/13/2013	Closed with explanation	Yes
Referral	09/13/2013	Closed with explanation	Yes
Referral	09/13/2013	Closed with explanation	Yes
Web	09/19/2013	Closed with non-monetary relief	Yes
Web	09/13/2013	Closed with explanation	Yes
Web	09/10/2013	Closed with explanation	Yes
Fax	10/01/2013	Closed with explanation	Yes
Web	09/13/2013	Closed with explanation	Yes
Phone	09/13/2013	Closed with explanation	Yes
Web	10/17/2013	Closed with explanation	Yes
Referral	09/13/2013	Closed with explanation	Yes
Web	09/13/2013	Closed with explanation	Yes
Phone	09/13/2013	Closed with explanation	Yes
Web	09/18/2013	Closed with non-monetary relief	Yes
Web	09/13/2013	Closed with explanation	Yes
Web	09/13/2013	Closed with explanation	Yes
Web	09/19/2013	Closed with non-monetary relief	Yes

Consumer Complaints

No	525491
No	525494
No	532914
No	518467
No	524608
No	524536
Yes	525496
No	532286
No	525510
No	518478
No	525503
No	525524
No	525545
No	525536
No	524882
No	525538
No	525539
No	532330
Yes	525554
Yes	525585
Yes	533371

Consumer Complaints

09/18/2013	Mortgage	FHA mortgage
09/12/2013	Debt collection	Federal student loan
09/12/2013	Mortgage	Conventional fixed mortgage
09/12/2013	Consumer Loan	Vehicle loan
09/18/2013	Mortgage	Conventional fixed mortgage
09/12/2013	Bank account or service	Checking account
09/12/2013	Mortgage	Conventional fixed mortgage
09/18/2013	Mortgage	Conventional fixed mortgage
09/18/2013	Mortgage	Conventional fixed mortgage
09/18/2013	Mortgage	Other mortgage
09/18/2013	Credit card	
09/18/2013	Credit reporting	
09/12/2013	Credit card	
09/18/2013	Mortgage	Conventional fixed mortgage
09/12/2013	Bank account or service	Checking account
09/18/2013	Bank account or service	Checking account
09/18/2013	Mortgage	Other mortgage
09/18/2013	Bank account or service	Checking account
09/18/2013	Bank account or service	Checking account
09/12/2013	Mortgage	Other mortgage
09/18/2013	Mortgage	Home equity loan or line of credit

Consumer Complaints

Loan modification,collection,foreclosure

Cont'd attempts collect debt not owed

Debt is not mine

Application, originator, mortgage broker

Managing the loan or lease

Loan modification,collection,foreclosure

Deposits and withdrawals

Loan modification,collection,foreclosure

Loan servicing, payments, escrow account

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Late fee

Incorrect information on credit report

Account status

Credit card protection / Debt protection

Loan modification,collection,foreclosure

Problems caused by my funds being low

Account opening, closing, or management

Loan modification,collection,foreclosure

Deposits and withdrawals

Making/receiving payments, sending money

Loan servicing, payments, escrow account

Loan modification,collection,foreclosure

Consumer Complaints



Consumer Complaints



Consumer Complaints

Nationstar Mortgage	FL	34759	Older American	N/A
National Recoveries, Inc.	NJ	07836		N/A
Wells Fargo & Company	CA	95965	Servicemember	N/A
U.S. Bancorp	OH	44512		N/A
JPMorgan Chase & Co.	PA	15108		N/A
Citizens Financial Group, Inc.	NH	03784	Older American	N/A
Bank of America	PA	16505		N/A
Citibank	VA	24015		N/A
Nationstar Mortgage	NC	28532		N/A
U.S. Bancorp	MI	48038		N/A
Citibank	NJ	07060		N/A
Experian	CA	92028		N/A
USAA Savings	MD	20777	Servicemember	N/A
Navy FCU	FL	32218		N/A
Wells Fargo & Company	CA	95354		N/A
BMO Harris	WI	53404		N/A
Wells Fargo & Company	CA	91744		N/A
JPMorgan Chase & Co.	MI	48104	Servicemember	N/A
Wells Fargo & Company	FL	33134	Older American	N/A
Nationstar Mortgage	AZ	85650		N/A
Specialized Loan Servicing LLC	TX	76549		N/A

Consumer Complaints

Web	09/19/2013	Closed with explanation	Yes
Web	09/14/2013	Closed with explanation	Yes
Phone	09/13/2013	Closed with explanation	Yes
Web	09/13/2013	Closed with monetary relief	Yes
Phone	09/19/2013	Closed with explanation	Yes
Phone	09/17/2013	Closed with monetary relief	Yes
Web	09/13/2013	Closed with explanation	Yes
Referral	09/18/2013	Closed with explanation	Yes
Web	09/19/2013	Closed with explanation	Yes
Referral	09/19/2013	Closed with explanation	Yes
Web	09/19/2013	Closed with monetary relief	Yes
Web	09/18/2013	Closed with non-monetary relief	Yes
Web	09/14/2013	Closed with monetary relief	Yes
Phone	09/19/2013	Closed with explanation	Yes
Referral	09/16/2013	Closed with explanation	Yes
Phone	09/19/2013	Closed with explanation	Yes
Web	09/19/2013	Closed with explanation	Yes
Postal mail	09/19/2013	Closed with explanation	Yes
Phone	09/19/2013	Closed with explanation	Yes
Referral	09/13/2013	Closed with explanation	Yes
Web	09/19/2013	Closed	Yes

Consumer Complaints

No	532362
No	524564
No	524586
No	525594
No	532387
No	525618
No	525619
Yes	532395
Yes	532417
No	532418
No	533670
No	532429
No	524630
No	532463
No	525705
No	532471
No	532483
No	533614
No	532511
No	525752
No	531820

Consumer Complaints

09/18/2013	Mortgage	Other mortgage
09/18/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/12/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/12/2013	Mortgage	Conventional fixed mortgage
09/18/2013	Debt collection	I do not know
09/12/2013	Credit reporting	
09/12/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/12/2013	Mortgage	FHA mortgage
09/12/2013	Credit card	
09/18/2013	Mortgage	Conventional fixed mortgage
09/18/2013	Consumer Loan	Vehicle loan
09/18/2013	Bank account or service	Checking account
09/18/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/12/2013	Debt collection	I do not know
09/12/2013	Student loan	Non-federal student loan
09/12/2013	Debt collection	Credit card
09/12/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/18/2013	Credit card	
09/18/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/18/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/12/2013	Mortgage	Other mortgage

Consumer Complaints

Loan modification, collection, foreclosure

Cont'd attempts collect debt not owed

Debt is not mine

Improper contact or sharing of info

Talked to a third party about my debt

Loan servicing, payments, escrow account

Cont'd attempts collect debt not owed

Debt is not mine

Incorrect information on credit report

Information is not mine

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Identity theft / Fraud / Embezzlement

Credit decision / Underwriting

Managing the loan or lease

Problems caused by my funds being low

Loan modification, collection, foreclosure

Cont'd attempts collect debt not owed

Debt is not mine

Repaying your loan

Repaying your loan

Improper contact or sharing of info

Contacted me after I asked not to

Communication tactics

Frequent or repeated calls

Late fee

Cont'd attempts collect debt not owed

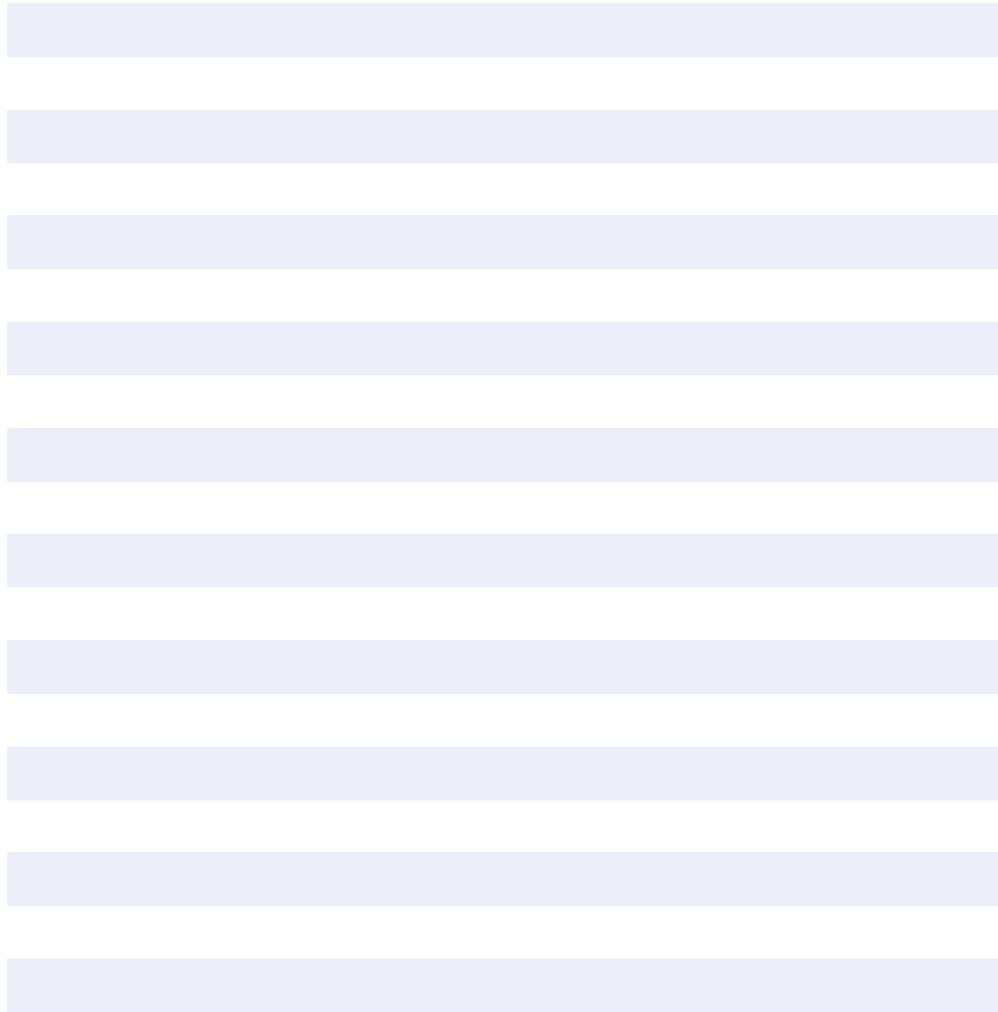
Debt is not mine

Cont'd attempts collect debt not owed

Debt is not mine

Loan modification, collection, foreclosure

Consumer Complaints



Consumer Complaints



Consumer Complaints

Flagstar Bank	AZ	85295		N/A
Stellar Recovery Inc.	FL	33311	Older American	N/A
CCS Financial Services, Inc.	CO	80224		N/A
Wells Fargo & Company	VA	23838		N/A
RGL Associates, Inc.	AL	36078		N/A
Capital One	NY	10024		N/A
Select Portfolio Servicing, Inc	FL	34744		N/A
Bank of America	OH	44146		N/A
BBVA Compass	AZ	85249		N/A
SunTrust Banks, Inc.	GA	30342		N/A
Citibank	TX	75007		N/A
TD Bank US Holding Company	FL	32217		N/A
Ocwen	TX	76053		N/A
HOVG, LLC	KY	42134		N/A
Navient Solutions, Inc.	CA	94612		N/A
Capital One	WI	54409		N/A
Hunter Warfield, Inc.	NY	11961		N/A
Synchrony Financial	NY	11779		N/A
Diversified Consultants, Inc.	WA	98277	Servicemember	N/A
Diversified Consultants, Inc.	WA	98277	Servicemember	N/A
JPMorgan Chase & Co.	CA	90278		N/A

Consumer Complaints

Referral	09/19/2013	Closed with explanation	Yes
Web	09/18/2013	Closed with explanation	Yes
Web	09/14/2013	Closed with non-monetary relief	Yes
Phone	09/13/2013	Closed with explanation	Yes
Web	10/29/2013	Closed with explanation	No
Web	09/13/2013	Closed with explanation	Yes
Phone	09/13/2013	Closed with explanation	Yes
Phone	09/13/2013	Closed with explanation	Yes
Web	09/13/2013	Closed with non-monetary relief	Yes
Web	09/19/2013	Closed with explanation	Yes
Referral	09/19/2013	Closed with explanation	Yes
Web	09/19/2013	Closed with monetary relief	Yes
Web	09/19/2013	Closed with explanation	Yes
Web	09/14/2013	Closed with explanation	Yes
Web	09/13/2013	Closed with monetary relief	Yes
Web	09/15/2013	Closed with explanation	Yes
Web	09/15/2013	Closed with explanation	Yes
Referral	09/19/2013	Closed with monetary relief	Yes
Web	09/18/2013	Closed with explanation	Yes
Web	10/10/2013	Closed with explanation	No
Phone	09/13/2013	Closed with explanation	Yes

Consumer Complaints

No	532522
No	533272
No	525759
No	525771
	532557
No	524573
No	525751
No	525807
No	525816
No	532600
No	533020
No	532643
Yes	532662
No	525889
No	525892
No	525901
No	525907
No	531767
Yes	532562
No	532563
No	524577

Consumer Complaints

09/18/2013	Mortgage	Conventional fixed mortgage
09/18/2013	Bank account or service	(CD) Certificate of deposit
09/18/2013	Mortgage	Other mortgage
09/18/2013	Credit reporting	
09/18/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/18/2013	Credit card	
09/18/2013	Mortgage	Conventional fixed mortgage
09/18/2013	Mortgage	Conventional fixed mortgage
09/18/2013	Credit reporting	
09/18/2013	Debt collection	I do not know
09/18/2013	Credit reporting	
09/18/2013	Debt collection	Credit card
09/18/2013	Bank account or service	Checking account
09/18/2013	Credit reporting	
09/18/2013	Bank account or service	Checking account
09/18/2013	Bank account or service	Other bank product/service
09/18/2013	Credit reporting	
09/18/2013	Bank account or service	Checking account
09/18/2013	Credit reporting	
09/06/2013	Mortgage	Conventional fixed mortgage
09/06/2013	Credit reporting	

Consumer Complaints

Loan modification, collection, foreclosure

Account opening, closing, or management

Loan modification, collection, foreclosure

Incorrect information on credit report Public record

Application, originator, mortgage broker

Credit card protection / Debt protection

Loan servicing, payments, escrow account

Application, originator, mortgage broker

Incorrect information on credit report Account status

Communication tactics Threatened to take legal action

Credit reporting company's investigation Problem with statement of dispute

Taking/threatening an illegal action Threatened to sue on too old debt

Account opening, closing, or management

Incorrect information on credit report Account status

Account opening, closing, or management

Making/receiving payments, sending money

Incorrect information on credit report Account status

Account opening, closing, or management

Incorrect information on credit report Account status

Loan modification, collection, foreclosure

Incorrect information on credit report Account status

Consumer Complaints



Consumer Complaints



Consumer Complaints

HSBC North America Holdings Inc.	SC	29154	Servicemember	N/A
JPMorgan Chase & Co.	TX	77044	Older American	N/A
Wells Fargo & Company	FL	33025		N/A
Equifax	FL	32003		N/A
Nationstar Mortgage	VA	22546		N/A
Discover	MD	20886		N/A
Nationstar Mortgage	KS	67441	Older American	N/A
Wells Fargo & Company	NJ	08035		N/A
TransUnion Intermediate Holdings, Inc.	NY	11694		N/A
Gryphon Corp	GA	30341		N/A
Equifax	NC	27545		N/A
Citibank	MO	64150		N/A
Wells Fargo & Company	TX	75035		N/A
Equifax	CA	92619		N/A
The Huntington National Bank	PA	15001		N/A
Bank of America	CA	95651		N/A
TransUnion Intermediate Holdings, Inc.	CA	92619		N/A
U.S. Bancorp	OR	97222		N/A
Equifax	CA	92619		N/A
Wells Fargo & Company	PA	19020		N/A
TransUnion Intermediate Holdings, Inc.	PR	00777		N/A

Consumer Complaints

Web	09/19/2013	Closed with explanation	Yes
Phone	09/19/2013	Closed with monetary relief	Yes
Referral	09/19/2013	Closed with explanation	Yes
Web	09/18/2013	Closed with non-monetary relief	Yes
Web	09/19/2013	Closed with explanation	Yes
Web	09/18/2013	Closed with monetary relief	Yes
Web	09/19/2013	Closed with explanation	Yes
Web	09/19/2013	Closed with explanation	Yes
Fax	09/19/2013	Closed with non-monetary relief	Yes
Referral	09/19/2013	Closed with explanation	Yes
Web	09/18/2013	Closed with explanation	Yes
Web	09/18/2013	Closed with explanation	Yes
Web	09/19/2013	Closed with monetary relief	Yes
Web	09/19/2013	Closed with explanation	Yes
Referral	09/19/2013	Closed with explanation	Yes
Web	09/19/2013	Closed with explanation	Yes
Web	09/18/2013	Closed with non-monetary relief	Yes
Web	09/19/2013	Closed with explanation	Yes
Web	09/19/2013	Closed with explanation	Yes
Phone	09/09/2013	Closed with explanation	Yes
Postal mail	09/26/2013	Closed with explanation	Yes

Consumer Complaints

No	532718
No	532735
No	533026
No	532763
No	532764
No	532780
No	532792
Yes	532785
No	533335
No	532806
Yes	532808
No	532810
No	532818
No	533339
Yes	532840
No	532873
No	533340
No	532879
No	533341
No	518493
No	518497

Consumer Complaints

09/06/2013	Mortgage	Other mortgage
09/06/2013	Mortgage	Conventional fixed mortgage
09/06/2013	Bank account or service	Checking account
09/06/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/06/2013	Credit reporting	
09/06/2013	Credit reporting	
09/06/2013	Mortgage	Conventional fixed mortgage
09/06/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/06/2013	Mortgage	Home equity loan or line of credit
09/07/2013	Credit reporting	
09/07/2013	Mortgage	Other mortgage
09/07/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/07/2013	Debt collection	Auto
09/07/2013	Mortgage	VA mortgage
09/07/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/07/2013	Debt collection	Medical
09/07/2013	Credit card	
09/07/2013	Bank account or service	Other bank product/service
09/07/2013	Consumer Loan	Vehicle loan
09/07/2013	Bank account or service	Checking account
09/07/2013	Mortgage	Conventional adjustable mortgage (ARM)

Consumer Complaints



Consumer Complaints



Consumer Complaints

Citibank	CO	81507	Older American	N/A
Bank of America	WI	53211		N/A
Bank of America	CA	94577		N/A
Diversified Consultants, Inc.	TN	37066		N/A
Experian	TX	77083		N/A
Capital One	IL	60640		N/A
Bank of America	NV	89015		N/A
Bank of America	NJ	07003		N/A
Paramount Residential Mortgage Group, Inc.	CA	90059	Older American	N/A
TransUnion Intermediate Holdings, Inc.	AZ	85080		N/A
Bank of America	CA	92128		N/A
Collection Bureau of America Ltd.	CA	94545	Older American	N/A
Mandarich Law Group, LLP	CA	92083	Servicemember	N/A
Wells Fargo & Company	OR	97213	Servicemember	N/A
Stellar Recovery Inc.	CA	90063		N/A
Expert Global Solutions, Inc.	FL	32177		N/A
U.S. Bancorp	LA	70130		N/A
Bank of America	IN	46240	Older American	N/A
JPMorgan Chase & Co.	GA	30120		N/A
Bank of America	CA	95838		N/A
JPMorgan Chase & Co.	CA	93551	Older American	N/A

Consumer Complaints

Postal mail	09/09/2013	Closed with explanation	Yes
Phone	09/09/2013	Closed with non-monetary relief	Yes
Web	09/09/2013	Closed with non-monetary relief	Yes
Web	09/06/2013	Closed with explanation	Yes
Web	09/09/2013	Closed with non-monetary relief	Yes
Web	09/09/2013	Closed with explanation	Yes
Web	09/09/2013	Closed with explanation	Yes
Web	09/09/2013	Closed with non-monetary relief	Yes
Web	09/09/2013	Closed with explanation	Yes
Web	09/10/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with explanation	Yes
Web	09/12/2013	Closed with non-monetary relief	Yes
Web	09/13/2013	Closed with explanation	Yes
Web	09/09/2013	Closed with explanation	Yes
Web	09/09/2013	Closed	Yes
Web	09/09/2013	Closed with explanation	Yes
Web	09/24/2013	Closed with explanation	Yes
Web	09/09/2013	Closed with non-monetary relief	Yes
Web	09/09/2013	Closed with explanation	Yes
Web	09/09/2013	Closed with monetary relief	Yes
Web	09/10/2013	Closed with explanation	Yes

Consumer Complaints

No	516929
No	518501
No	518509
No	518534
No	518546
Yes	518364
No	518571
No	516898
Yes	518577
Yes	518527
No	518598
No	518606
No	518608
No	516759
No	518612
No	518615
No	518623
Yes	518621
Yes	516868
No	518643
No	516821

Consumer Complaints

09/07/2013	Student loan	Non-federal student loan
09/07/2013	Credit reporting	
09/07/2013	Mortgage	Other mortgage
09/07/2013	Mortgage	Other mortgage
09/07/2013	Credit card	
09/07/2013	Credit reporting	
09/07/2013	Mortgage	Other mortgage
09/07/2013	Debt collection	Credit card
08/20/2013	Mortgage	Other mortgage
09/07/2013	Mortgage	Conventional fixed mortgage
09/07/2013	Mortgage	Other mortgage
09/07/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/07/2013	Credit reporting	
09/07/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/07/2013	Credit card	
09/07/2013	Money transfers	Domestic (US) money transfer
09/07/2013	Mortgage	Other mortgage
09/07/2013	Credit card	
09/07/2013	Credit card	
09/07/2013	Debt collection	Credit card

Consumer Complaints

Repaying your loan

Repaying your loan

Incorrect information on credit report

Information is not mine

Application, originator, mortgage broker

Loan modification, collection, foreclosure

Other

Incorrect information on credit report

Account status

Loan modification, collection, foreclosure

Disclosure verification of debt

Not given enough info to verify debt

Application, originator, mortgage broker

Loan servicing, payments, escrow account

Loan modification, collection, foreclosure

Disclosure verification of debt

Not given enough info to verify debt

Incorrect information on credit report

Information is not mine

Application, originator, mortgage broker

APR or interest rate

Fraud or scam

Loan modification, collection, foreclosure

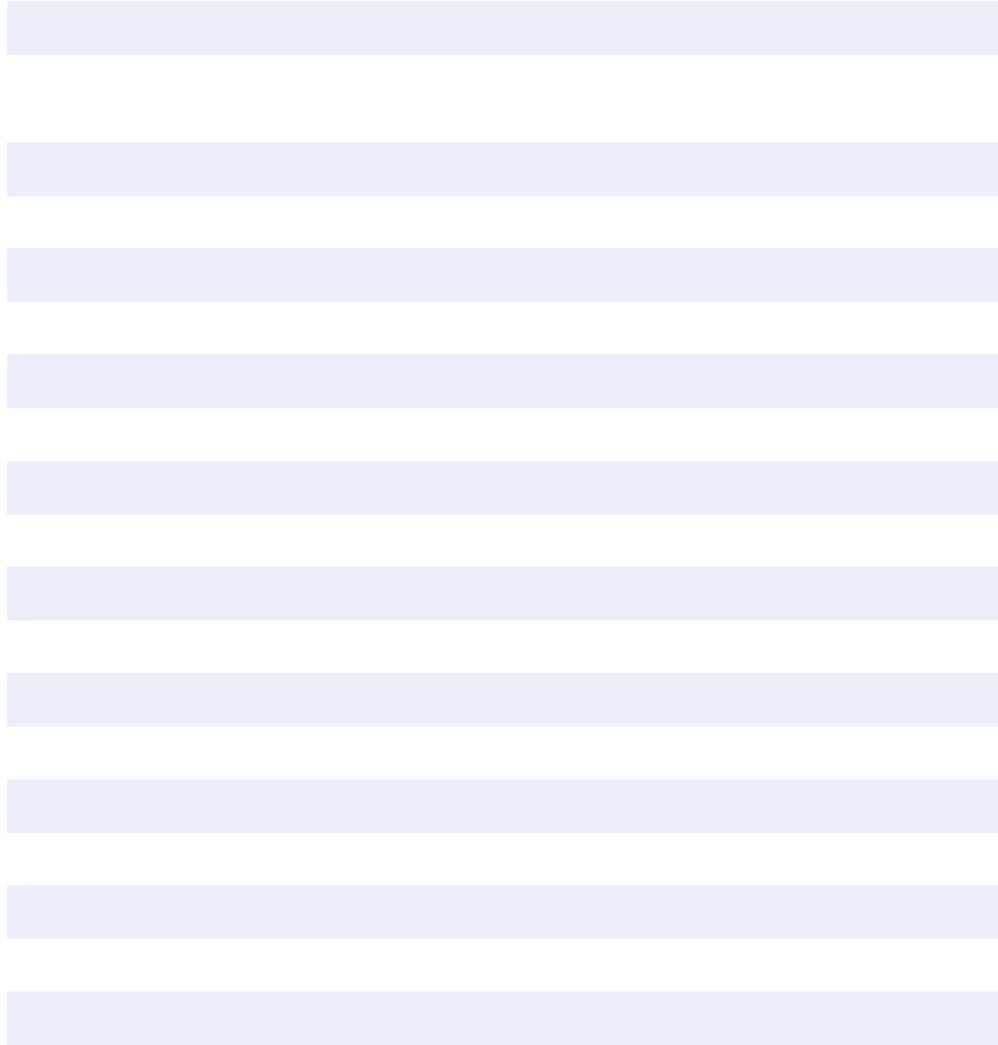
Advertising and marketing

Identity theft / Fraud / Embezzlement

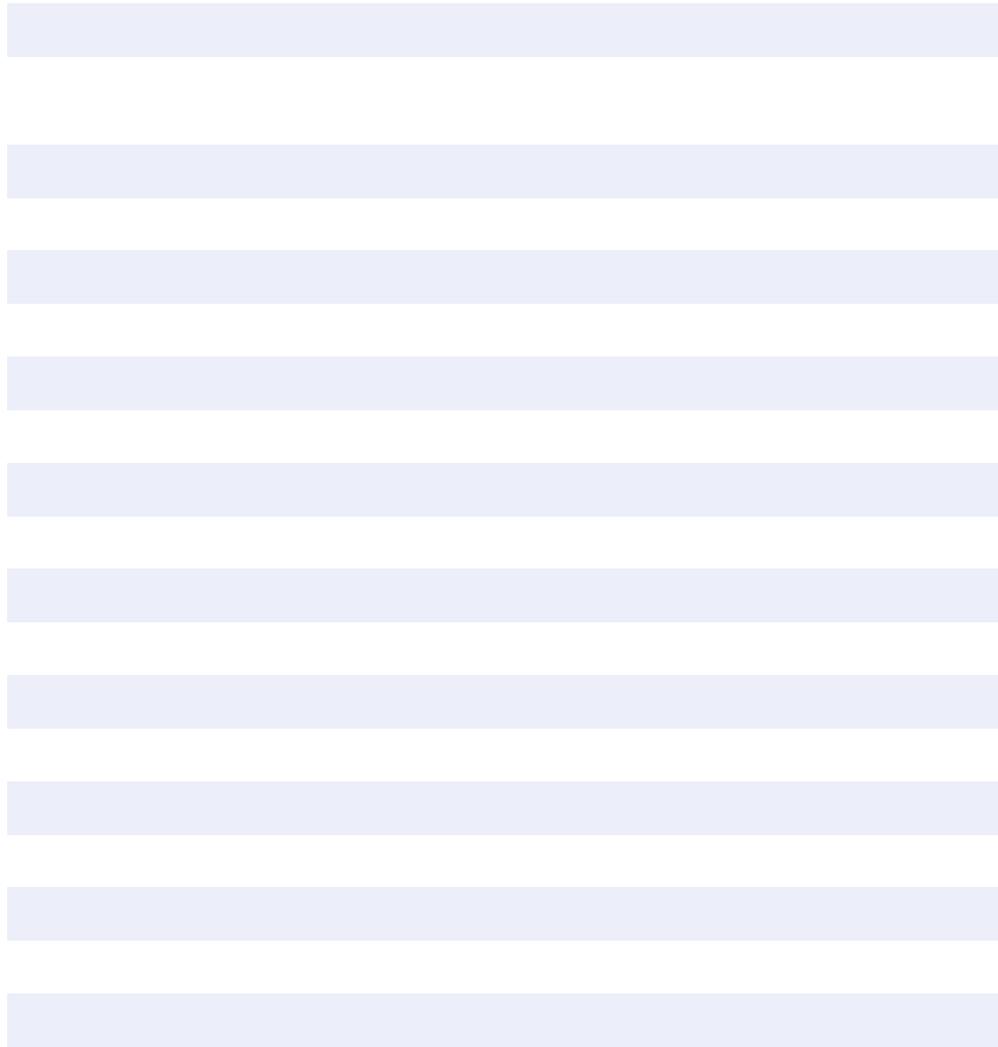
False statements or representation

Attempted to collect wrong amount

Consumer Complaints



Consumer Complaints



Consumer Complaints

Navient Solutions, Inc.	CA	95116		N/A
Equifax	SC	29042		N/A
Wells Fargo & Company	GA	30074	Older American, Servicemember	N/A
PennyMac Loan Services, LLC	MI	48382		N/A
Synchrony Financial	FL	34982		N/A
Equifax	CA	90680		N/A
Bank of America	GA	30310		N/A
Encore Capital Group	FL	32907		N/A
U.S. Bancorp	FL	32132		N/A
Citibank	FL	33179	Older American	N/A
Ocwen	CA	90745		N/A
The Affiliated Group, Inc	NY	10031		N/A
Equifax	TX	79605		N/A
Ocwen	CA	94603		N/A
U.S. Bancorp	IL	60188		N/A
The Western Union Company	PA	15772		N/A
Wells Fargo & Company	AL	35238		N/A
JPMorgan Chase & Co.	CO	80204		N/A
Liberty Holdings, LLC	CO	81501	Older American	N/A
PayPal Holdings, Inc.	NJ	08094		N/A

Consumer Complaints

Web	09/09/2013	Closed with explanation	Yes
Web	09/13/2013	Closed with non-monetary relief	Yes
Web	09/09/2013	Closed with explanation	Yes
Fax	09/09/2013	Closed with explanation	Yes
Web	09/13/2013	Closed with monetary relief	Yes
Postal mail	05/01/2014	Closed with explanation	Yes
Postal mail	09/09/2013	Closed with explanation	Yes
Web	09/09/2013	Closed with non-monetary relief	Yes
Web	08/20/2013	Closed with explanation	Yes
Web	09/09/2013	Closed with explanation	Yes
Postal mail	09/09/2013	Closed with explanation	Yes
Web	09/13/2013	Closed with non-monetary relief	Yes
Referral	09/24/2013	Closed with explanation	Yes
Web	09/09/2013	Closed	Yes
Web	09/13/2013	Closed with monetary relief	Yes
Web	09/13/2013	Closed with explanation	Yes
Postal mail	09/09/2013	Closed with explanation	Yes
Web	09/13/2013	Closed with explanation	Yes
Web	09/09/2013	Closed with explanation	Yes
Web	09/26/2013	Closed with monetary relief	Yes

Consumer Complaints

No 518649

Yes 516789

No 516790

No 516747

No 518665

No 518983

No 516875

No 518699

No 496811

Yes 518703

No 518705

Yes 518708

No 518727

No 518718

Yes 518720

No 518733

Yes 518734

Yes 518736

No 518748

No 516809

Consumer Complaints

09/07/2013	Mortgage	Other mortgage
09/07/2013	Mortgage	Conventional fixed mortgage
09/07/2013	Mortgage	Conventional fixed mortgage
09/07/2013	Mortgage	Conventional fixed mortgage
09/07/2013	Credit reporting	
09/07/2013	Credit card	
09/07/2013	Bank account or service	(CD) Certificate of deposit
09/07/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/07/2013	Mortgage	Conventional fixed mortgage
09/07/2013	Credit reporting	
09/07/2013	Mortgage	FHA mortgage
09/07/2013	Credit reporting	
09/07/2013	Mortgage	Conventional fixed mortgage
08/19/2013	Credit card	
08/19/2013	Mortgage	Conventional fixed mortgage
09/08/2013	Credit reporting	
09/08/2013	Debt collection	Medical
09/08/2013	Bank account or service	Other bank product/service
09/08/2013	Mortgage	Conventional fixed mortgage
08/19/2013	Bank account or service	Checking account
09/08/2013	Student loan	Non-federal student loan

Consumer Complaints

Loan servicing, payments, escrow account

Loan servicing, payments, escrow account

Loan servicing, payments, escrow account

Application, originator, mortgage broker

Incorrect information on credit report Account status

Delinquent account

Account opening, closing, or management

Loan servicing, payments, escrow account

Loan modification, collection, foreclosure

Credit reporting company's investigation No notice of investigation status/result

Loan servicing, payments, escrow account

Incorrect information on credit report Reinserted previously deleted info

Settlement process and costs

Billing disputes

Loan modification, collection, foreclosure

Incorrect information on credit report Information is not mine

Taking/threatening an illegal action Seized/Attempted to seize property

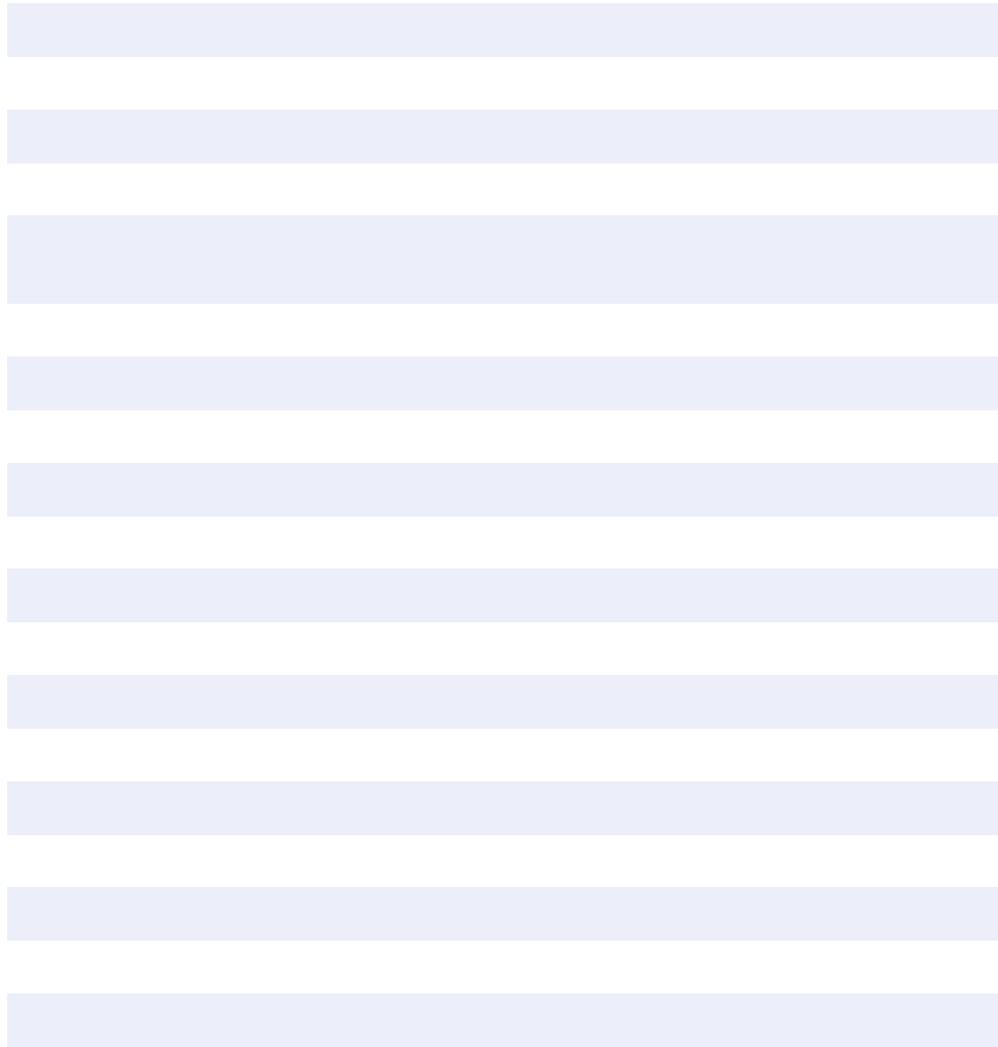
Account opening, closing, or management

Loan modification, collection, foreclosure

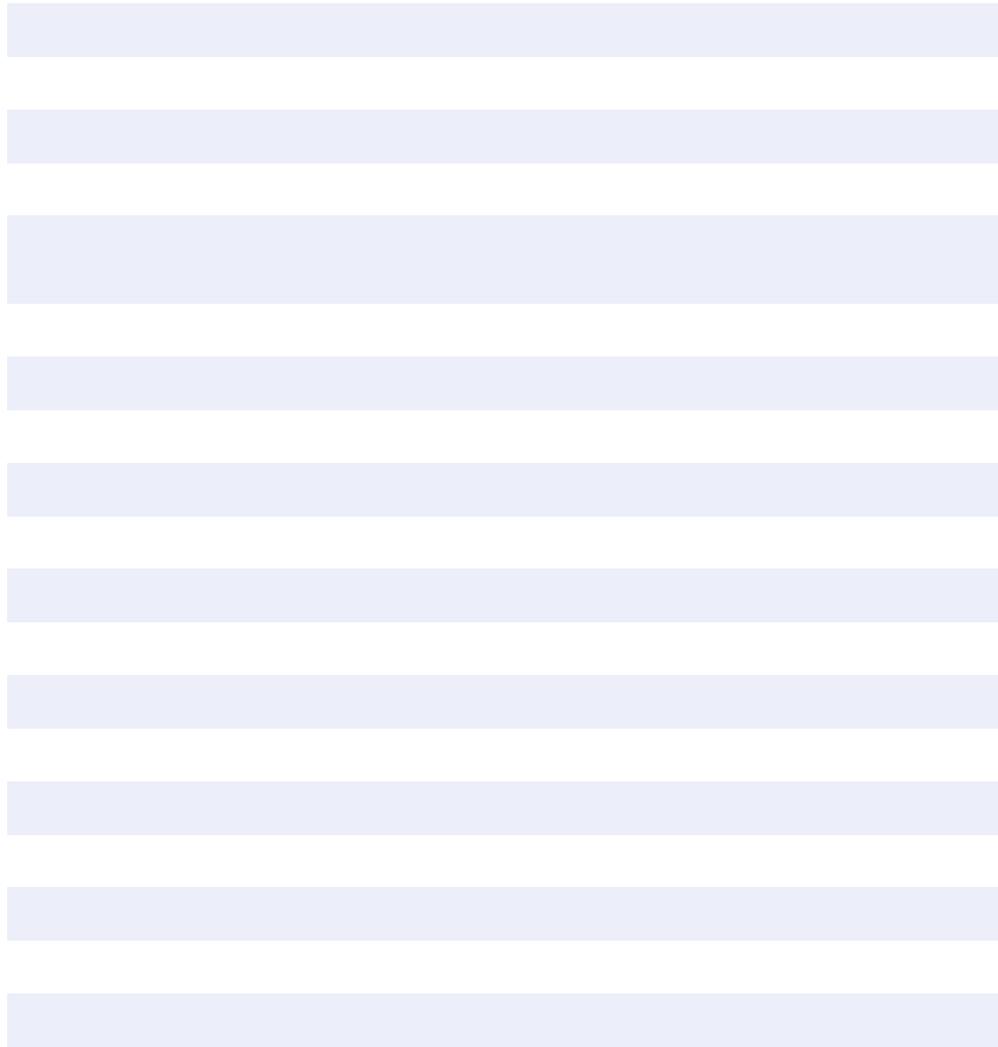
Deposits and withdrawals

Repaying your loan Repaying your loan

Consumer Complaints



Consumer Complaints



Consumer Complaints

Bank of America	FL	33020		N/A
Bank of America	VA	22193	Older American	N/A
Bank of America	IL	60628	Older American	N/A
USAA Savings	AZ	85083		N/A
Experian	CA	92277	Older American	N/A
Citibank	OH	45215		N/A
Fifth Third Financial Corporation	TN	37138	Older American, Servicemember	N/A
Ditech Financial LLC	AL	35806	Servicemember	N/A
Citibank	OH	44312		N/A
Experian	NJ	08820		N/A
Ditech Financial LLC	MI	48038		N/A
Experian	FL	32822		N/A
Lending Solutions Mortgage/ LSI Mortgage	DE	19701		N/A
Citibank	NY	13084		N/A
Prudent Law Group	MA	01020		N/A
Experian	OR	97007	Older American	N/A
Grant & Weber	CA	96002		N/A
PayPal Holdings, Inc.	IL	60504		N/A
Ditech Financial LLC	MI	48239		N/A
Wells Fargo & Company	TX	78613		N/A
Navient Solutions, Inc.	NY	12054		N/A

Consumer Complaints

Referral	09/09/2013	Closed with explanation	Yes
Web	09/09/2013	Closed with explanation	Yes
Web	09/09/2013	Closed with explanation	Yes
Web	09/09/2013	Closed with monetary relief	Yes
Web	09/13/2013	Closed with non-monetary relief	Yes
Web	09/09/2013	Closed with non-monetary relief	Yes
Web	09/10/2013	Closed with explanation	Yes
Web	09/09/2013	Closed with explanation	Yes
Web	09/09/2013	Closed with explanation	Yes
Web	09/13/2013	Closed with non-monetary relief	Yes
Web	09/09/2013	Closed with explanation	Yes
Web	09/13/2013	Closed with non-monetary relief	Yes
Web	09/09/2013	Closed with explanation	Yes
Phone	08/21/2013	Closed with monetary relief	Yes
Web	08/20/2013	Untimely response	No
Web	09/13/2013	Closed with explanation	Yes
Web	09/13/2013	Closed with explanation	Yes
Web	09/10/2013	Closed with non-monetary relief	Yes
Web	09/09/2013	Closed with explanation	Yes
Referral	08/20/2013	Closed with explanation	Yes
Web	09/09/2013	Closed with explanation	Yes

Consumer Complaints

No	518791
Yes	517192
Yes	518794
No	518797
No	516979
No	516817
No	518813
No	518816
Yes	518817
No	518818
Yes	518826
No	516855
No	518830
No	495847
	495853
Yes	518838
No	518839
No	518843
No	518844
No	496494
No	518847

Consumer Complaints

08/19/2013	Mortgage	FHA mortgage
09/08/2013	Credit reporting	
09/08/2013	Credit reporting	
08/19/2013	Mortgage	Other mortgage
09/08/2013	Mortgage	Conventional fixed mortgage
09/08/2013	Credit card	
09/08/2013	Bank account or service	Other bank product/service
09/08/2013	Debt collection	Credit card
08/19/2013	Bank account or service	Checking account
09/08/2013	Debt collection	Non-federal student loan
09/08/2013	Credit reporting	
09/08/2013	Mortgage	Conventional fixed mortgage
08/19/2013	Credit card	
09/08/2013	Mortgage	Conventional fixed mortgage
09/08/2013	Credit card	
08/19/2013	Consumer Loan	Vehicle loan
09/08/2013	Mortgage	Conventional fixed mortgage
09/08/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/08/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/19/2013	Credit reporting	
08/19/2013	Credit card	
09/08/2013	Debt collection	Credit card

Consumer Complaints

Loan servicing, payments, escrow account

Incorrect information on credit report

Account terms

Incorrect information on credit report

Information is not mine

Loan servicing, payments, escrow account

Loan modification, collection, foreclosure

Identity theft / Fraud / Embezzlement

Account opening, closing, or management

Communication tactics

Called after sent written cease of comm

Problems caused by my funds being low

Disclosure verification of debt

Right to dispute notice not received

Credit reporting company's investigation

Investigation took too long

Application, originator, mortgage broker

Billing disputes

Loan servicing, payments, escrow account

Identity theft / Fraud / Embezzlement

Taking out the loan or lease

Loan modification, collection, foreclosure

Loan servicing, payments, escrow account

Improper contact or sharing of info

Talked to a third party about my debt

Credit reporting company's investigation

Problem with statement of dispute

Rewards

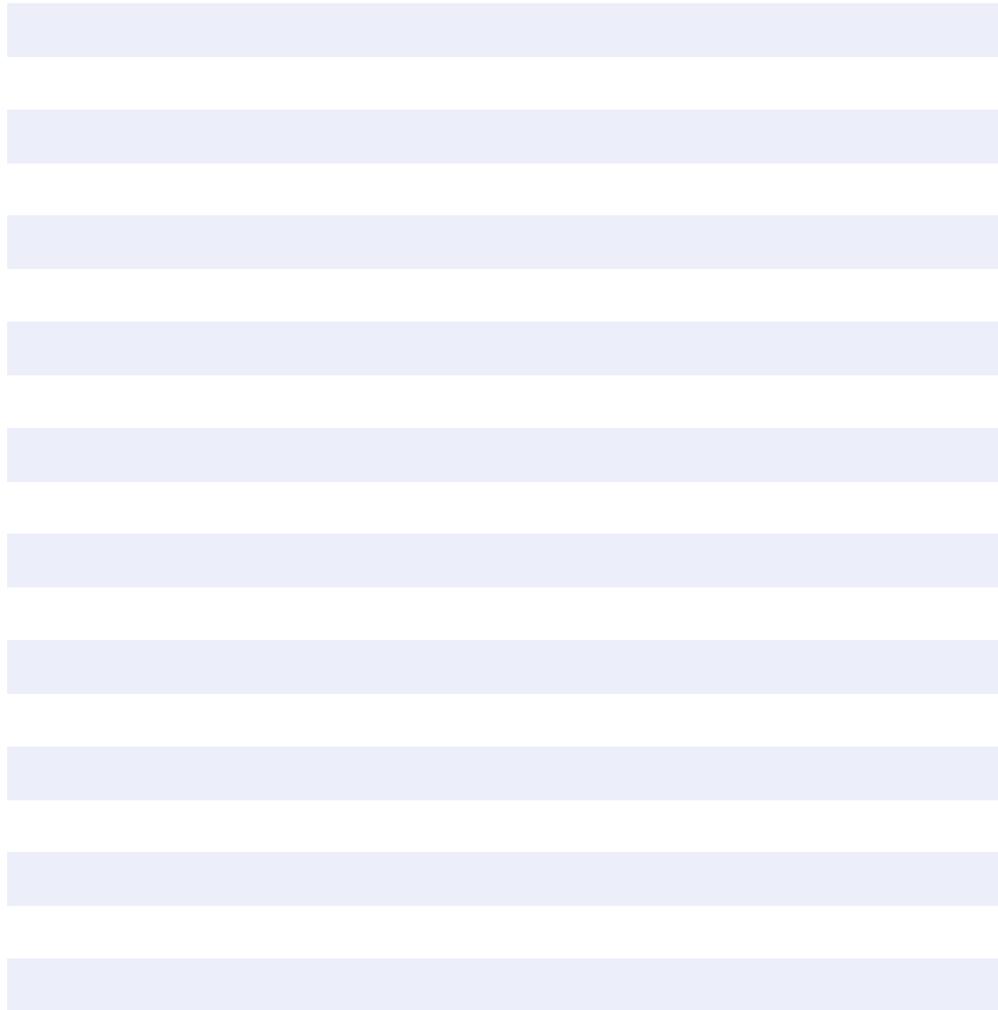
Communication tactics

Frequent or repeated calls

Consumer Complaints



Consumer Complaints



Consumer Complaints

Ocwen	IL	60525		N/A
Equifax	AZ	85008		N/A
Experian	AZ	85040		N/A
21st Mortgage Corporation	DE	19803		N/A
PNC Bank N.A.	FL	33186		N/A
JPMorgan Chase & Co.	CA	91010		N/A
Community Choice Financial, Inc.	TX	75206		N/A
Citibank	CA	90028		N/A
Citizens Financial Group, Inc.	CT	06443		N/A
Navient Solutions, Inc.	FL	33414		N/A
Equifax	FL	33414		N/A
Nationstar Mortgage	AZ	85705		N/A
Capital One	FL	32114		N/A
Wells Fargo & Company	MO	64057		N/A
Barclays PLC	TN	37321		N/A
The Huntington National Bank	KY	42701		N/A
JPMorgan Chase & Co.	SC	29483	Older American	N/A
Nationstar Mortgage	ME	03903		N/A
CashCall, Inc.	NC	27527		N/A
Experian	GA	30043		N/A
Citibank	IL	62712		N/A
Portfolio Recovery Associates, Inc.	CA	94066		N/A

Consumer Complaints

Web	08/20/2013	Closed with explanation	Yes
Web	09/13/2013	Closed with non-monetary relief	Yes
Web	09/10/2013	Closed with non-monetary relief	Yes
Postal mail	08/21/2013	Closed with explanation	Yes
Web	09/09/2013	Closed with non-monetary relief	Yes
Web	09/12/2013	Closed with explanation	Yes
Web	10/23/2013	Closed with explanation	Yes
Web	09/13/2013	Closed with explanation	Yes
Referral	08/20/2013	Closed with monetary relief	Yes
Web	09/13/2013	Closed with non-monetary relief	Yes
Web	09/13/2013	Closed with explanation	Yes
Web	09/09/2013	Closed with explanation	Yes
Phone	08/21/2013	Closed with explanation	Yes
Web	09/09/2013	Closed with explanation	Yes
Web	09/13/2013	Closed with monetary relief	Yes
Postal mail	08/21/2013	Closed with explanation	Yes
Web	09/09/2013	Closed with explanation	Yes
Web	09/09/2013	Closed with explanation	Yes
Web	09/09/2013	Closed with explanation	Yes
Web	08/19/2013	Closed with explanation	Yes
Referral	08/21/2013	Closed with explanation	Yes
Web	09/10/2013	Closed with non-monetary relief	Yes

Consumer Complaints

No	495862
Yes	517292
No	518850
Yes	496538
No	518855
No	518861
No	518864
Yes	517216
No	496499
Yes	518885
Yes	518884
No	518886
No	496294
Yes	518909
No	518911
No	495143
No	518918
Yes	518919
Yes	518927
No	495951
No	495952
No	518940

Consumer Complaints

09/08/2013	Debt collection	I do not know
08/19/2013	Mortgage	FHA mortgage
08/19/2013	Credit reporting	
09/09/2013	Mortgage	Other mortgage
08/19/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/09/2013	Mortgage	FHA mortgage
08/19/2013	Credit reporting	
08/19/2013	Debt collection	I do not know
09/09/2013	Consumer Loan	Vehicle loan
08/19/2013	Mortgage	Other mortgage
09/09/2013	Credit reporting	
09/09/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/09/2013	Credit card	
09/09/2013	Credit reporting	
09/09/2013	Mortgage	Other mortgage
09/09/2013	Mortgage	Conventional fixed mortgage
09/09/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/09/2013	Mortgage	Other mortgage
09/09/2013	Bank account or service	Checking account
09/09/2013	Debt collection	Credit card
09/09/2013	Bank account or service	Checking account

Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Loan servicing, payments, escrow account	
Incorrect information on credit report	Information is not mine
Settlement process and costs	
Cont'd attempts collect debt not owed	Debt was paid
Loan servicing, payments, escrow account	
Incorrect information on credit report	Account status
Communication tactics	Frequent or repeated calls
Problems when you are unable to pay	
Settlement process and costs	
Incorrect information on credit report	Information is not mine
Loan modification, collection, foreclosure	
Late fee	
Incorrect information on credit report	Information is not mine
Loan modification, collection, foreclosure	
Application, originator, mortgage broker	
Loan modification, collection, foreclosure	
Loan servicing, payments, escrow account	
Making/receiving payments, sending money	
Cont'd attempts collect debt not owed	Debt was paid
Account opening, closing, or management	

Consumer Complaints



Consumer Complaints



Consumer Complaints

Citibank	IL	60169		N/A
Wells Fargo & Company	TN	38016		N/A
Experian	MO	63367		N/A
Citibank	CA	95695	Older American	N/A
HOVG, LLC	CA	90620	Older American	N/A
JPMorgan Chase & Co.	FL	32246		N/A
TransUnion Intermediate Holdings, Inc.	FL	32720		N/A
Allied Interstate LLC	TX	78413		N/A
Prestige Financial Services, Inc.	WA	98684		N/A
Ocwen	FL	34102	Older American	N/A
Equifax	NY	10456		N/A
HSBC North America Holdings Inc.	OR	97222		N/A
Citibank	OH	45122		N/A
Equifax	VA	22906		N/A
Nationstar Mortgage	NJ	08755		N/A
Fifth Third Financial Corporation	IL	60177		N/A
Wells Fargo & Company	TX	78247		N/A
Nationstar Mortgage	CO	80526		N/A
Wells Fargo & Company	ID	83619		N/A
Diversified Consultants, Inc.	CA	94589		N/A
U.S. Bancorp	CA	93036		N/A

Consumer Complaints

Web	09/10/2013	Closed with explanation	Yes
Web	08/20/2013	Closed with explanation	Yes
Web	08/19/2013	Closed with non-monetary relief	Yes
Web	09/10/2013	Closed with explanation	Yes
Phone	08/20/2013	Closed with explanation	Yes
Web	09/10/2013	Closed with explanation	Yes
Postal mail	09/03/2013	Closed with explanation	Yes
Phone	08/20/2013	Closed with non-monetary relief	Yes
Web	09/09/2013	Closed with monetary relief	Yes
Phone	09/09/2013	Closed with explanation	Yes
Web	09/09/2013	Closed with explanation	Yes
Web	09/09/2013	Closed with explanation	Yes
Web	09/13/2013	Closed with explanation	Yes
Web	09/09/2013	Closed with non-monetary relief	Yes
Referral	09/09/2013	Closed with explanation	Yes
Referral	09/09/2013	Closed with non-monetary relief	Yes
Referral	09/09/2013	Closed with explanation	Yes
Referral	09/09/2013	Closed with explanation	Yes
Referral	09/09/2013	Closed with explanation	Yes
Web	09/10/2013	Closed with explanation	No
Postal mail	09/09/2013	Closed with non-monetary relief	Yes

Consumer Complaints

Yes	518946
No	495955
No	495959
No	519486
No	495961
Yes	519491
No	495965
No	495027
No	519517
Yes	495119
Yes	519515
Yes	519522
No	519528
No	519142
No	519531
No	519534
No	519535
Yes	519539
No	519540
	519541
No	519091

Consumer Complaints

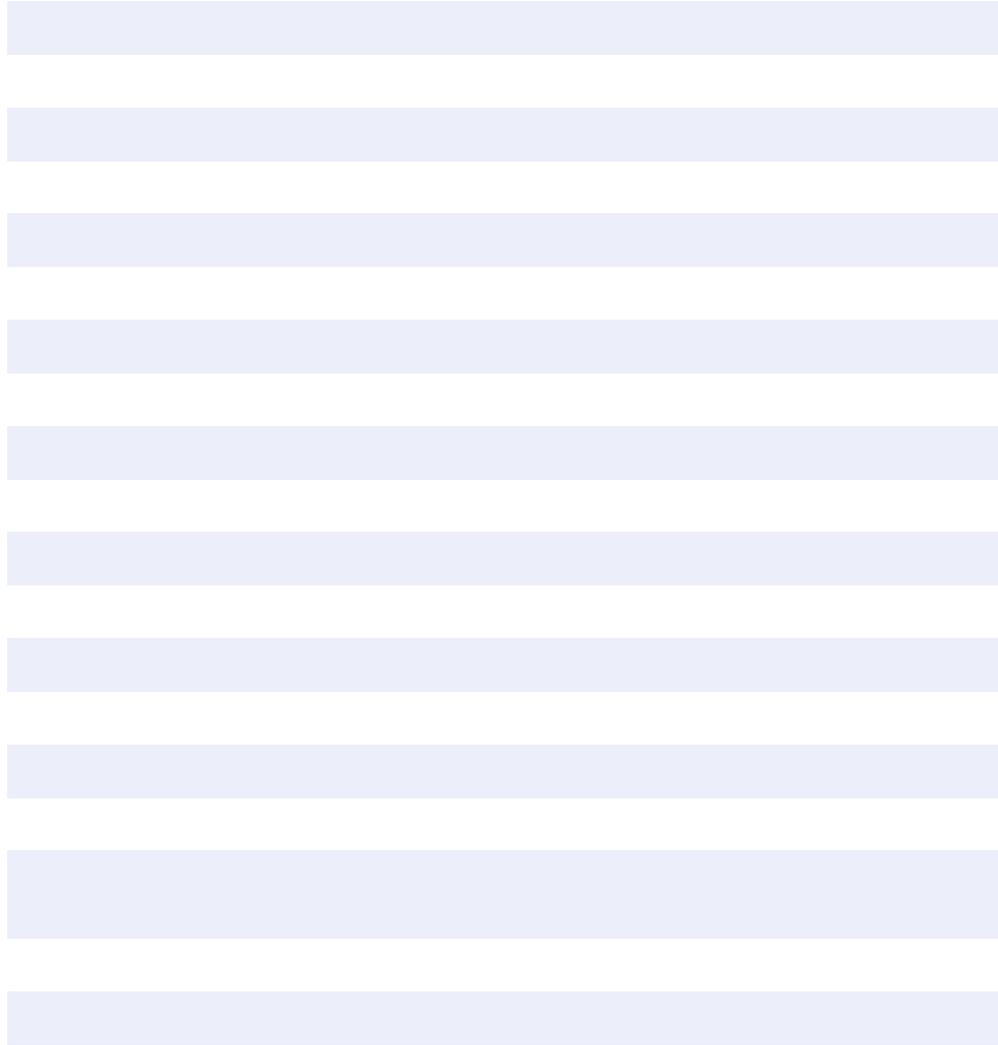
08/19/2013	Mortgage	Other mortgage
09/09/2013	Credit reporting	
09/18/2013	Debt collection	Credit card
09/09/2013	Credit reporting	
09/09/2013	Debt collection	Medical
09/09/2013	Consumer Loan	Vehicle loan
08/19/2013	Mortgage	Conventional fixed mortgage
09/18/2013	Bank account or service	Checking account
09/09/2013	Credit reporting	
09/18/2013	Debt collection	Credit card
08/19/2013	Mortgage	Conventional fixed mortgage
09/18/2013	Credit card	
08/19/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/18/2013	Credit card	
08/19/2013	Consumer Loan	Vehicle loan
09/09/2013	Credit reporting	
08/19/2013	Mortgage	Other mortgage
08/19/2013	Mortgage	Conventional fixed mortgage
09/09/2013	Credit reporting	
09/09/2013	Credit reporting	

Consumer Complaints

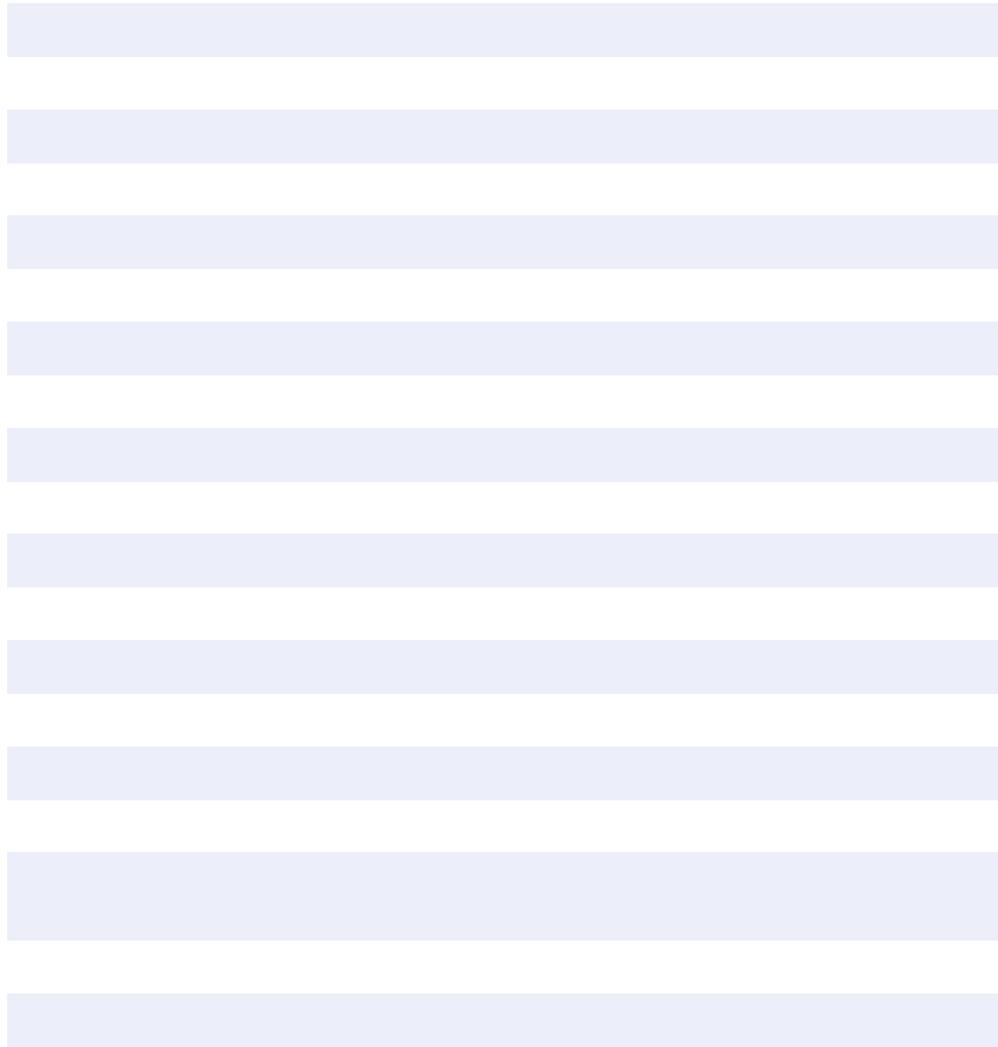
Other

Incorrect information on credit report	Account status
Disclosure verification of debt	Right to dispute notice not received
Incorrect information on credit report	Account status
Disclosure verification of debt	Right to dispute notice not received
Managing the loan or lease	
Loan servicing, payments, escrow account	
Problems caused by my funds being low	
Improper use of my credit report	Report improperly shared by CRC
Disclosure verification of debt	Not given enough info to verify debt
Loan modification, collection, foreclosure	
Other fee	
Loan modification, collection, foreclosure	
Identity theft / Fraud / Embezzlement	
Managing the loan or lease	
Credit monitoring or identity protection	Problem with fraud alerts
Loan servicing, payments, escrow account	
Loan servicing, payments, escrow account	
Incorrect information on credit report	Account status
Incorrect information on credit report	Account status

Consumer Complaints



Consumer Complaints



Consumer Complaints

Select Portfolio Servicing, Inc	WI	53209		N/A
Equifax	UT	84020		N/A
Capital One	MN	55402		N/A
TransUnion Intermediate Holdings, Inc.	UT	84020		N/A
Credit Bureau Central, Inc (NV)	CA	90067		N/A
Exeter Finance Corp	TX	77489		N/A
Nationstar Mortgage	MI	33011	Older American	N/A
Wells Fargo & Company	AZ	85032		N/A
Experian	NC	27612		N/A
Gryphon Corp	TX	77038		N/A
JPMorgan Chase & Co.	LA	71049		N/A
Citibank	CA	91344		N/A
JPMorgan Chase & Co.	CA	94563	Older American	N/A
Santander Bank US	CA	91786		N/A
Fifth Third Financial Corporation	TX	75757		N/A
Equifax	TX	76104		N/A
Nationstar Mortgage	GA	30094		N/A
Ditech Financial LLC	SC	29605	Older American, Servicemember	N/A
Equifax	MI	48034	Older American	N/A
TransUnion Intermediate Holdings, Inc.	MI	48034	Older American	N/A

Consumer Complaints

Postal mail	08/21/2013	Closed with explanation	Yes
Referral	09/24/2013	Closed with explanation	Yes
Web	10/07/2013	Closed with explanation	Yes
Referral	09/24/2013	Closed with explanation	Yes
Referral	09/09/2013	Closed with explanation	No
Postal mail	09/10/2013	Closed with explanation	Yes
Phone	08/20/2013	Closed with explanation	Yes
Web	09/20/2013	Closed with explanation	Yes
Web	09/13/2013	Closed with explanation	Yes
Web	09/19/2013	Closed with explanation	Yes
Web	08/20/2013	Closed with explanation	Yes
Web	09/18/2013	Closed with monetary relief	Yes
Web	08/20/2013	Closed with explanation	Yes
Web	09/19/2013	Closed	Yes
Web	08/20/2013	Closed with explanation	Yes
Postal mail	10/15/2013	Closed with explanation	Yes
Postal mail	08/21/2013	Closed with explanation	Yes
Phone	08/20/2013	Closed with explanation	Yes
Referral	09/23/2013	Closed with explanation	Yes
Referral	09/23/2013	Closed with explanation	Yes

Consumer Complaints

No	496018
No	519056
Yes	531865
No	519057
	519134
No	519437
No	496036
Yes	532928
No	519572
No	532952
Yes	496061
No	532960
Yes	495036
No	533001
No	496095
No	519618
No	495464
No	496103
No	519624
No	519625

Consumer Complaints

09/18/2013	Credit card	
08/19/2013	Credit card	
08/19/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/19/2013	Debt collection	Credit card
09/09/2013	Debt collection	I do not know
08/19/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/09/2013	Bank account or service	Savings account
09/18/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/09/2013	Credit reporting	
09/18/2013	Credit reporting	
09/09/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/18/2013	Debt collection	I do not know
09/09/2013	Mortgage	Home equity loan or line of credit
09/18/2013	Mortgage	Conventional fixed mortgage
09/09/2013	Credit reporting	
09/18/2013	Debt collection	I do not know
09/18/2013	Credit reporting	
09/09/2013	Credit card	
08/19/2013	Credit reporting	
09/09/2013	Mortgage	Conventional fixed mortgage

Consumer Complaints

Closing/Cancelling account

Closing/Cancelling account

Improper contact or sharing of info Contacted me after I asked not to

Disclosure verification of debt Not given enough info to verify debt

Cont'd attempts collect debt not owed Debt is not mine

Loan modification, collection, foreclosure

Deposits and withdrawals

Communication tactics Frequent or repeated calls

Incorrect information on credit report Reinserted previously deleted info

Incorrect information on credit report Account status

Communication tactics Threatened to take legal action

Communication tactics Frequent or repeated calls

Loan servicing, payments, escrow account

Loan servicing, payments, escrow account

Incorrect information on credit report Account terms

Disclosure verification of debt Not given enough info to verify debt

Incorrect information on credit report Account status

Credit determination

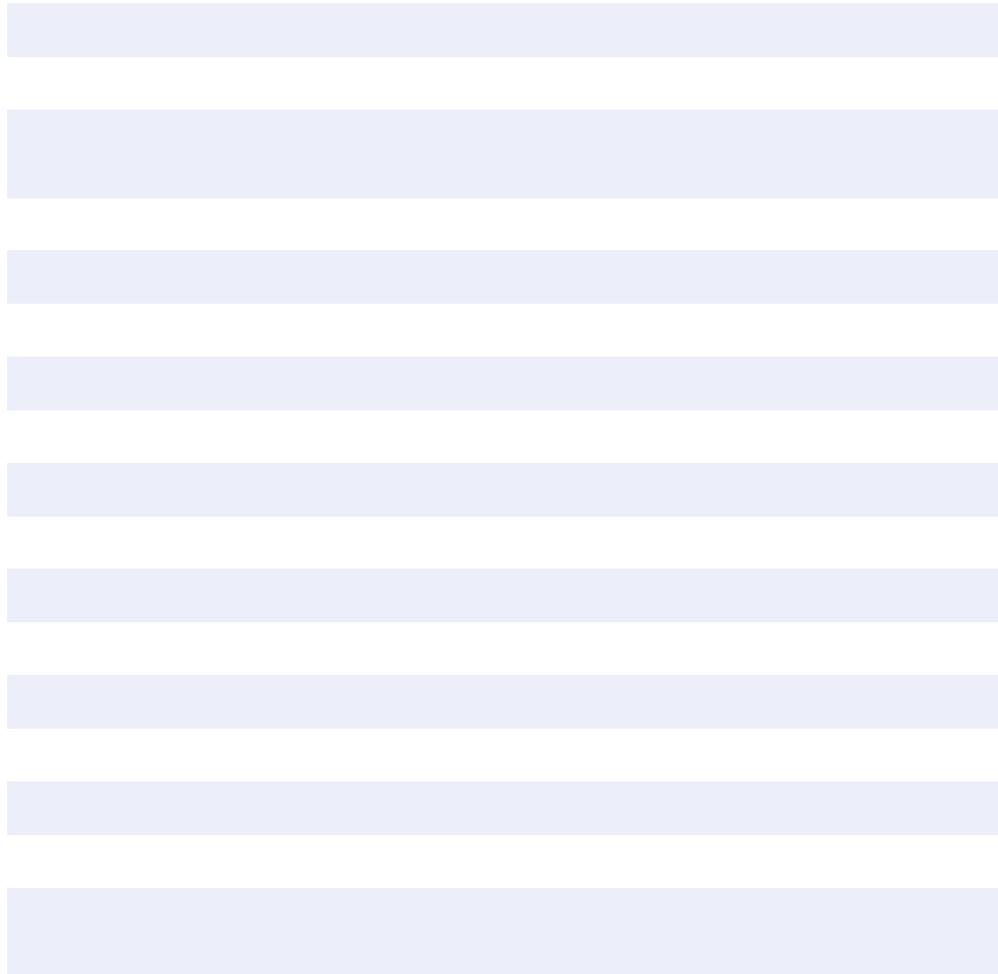
Incorrect information on credit report Account status

Loan modification, collection, foreclosure

Consumer Complaints

[Redacted]

Consumer Complaints



Consumer Complaints

Citibank	CA	94555		N/A
Citibank	NY	10312	Older American	N/A
AllianceOne Recievables Management	TX	38109		N/A
Encore Capital Group	CA	91403		N/A
Encore Capital Group	NY	14467	Older American, Servicemember	N/A
U.S. Bancorp	CA	92040	Servicemember	N/A
JPMorgan Chase & Co.	LA	70602	Older American	N/A
The Receivable Management Services Corporation	WA	98281	Older American	N/A
Experian	AZ	85374	Servicemember	N/A
Wells Fargo & Company	NY	11566		N/A
Tower Loan	MS	39042		N/A
JPMorgan Chase & Co.	LA	71118	Older American	N/A
Bank of America	MI	48074	Older American	N/A
Ditech Financial LLC	AL	36109		N/A
Experian	AZ	85269		N/A
Convergent Resources, Inc.	AZ	86004		N/A
Capital One	HI	96752	Servicemember	N/A
Bank of America	IL	60110		N/A
TransUnion Intermediate Holdings, Inc.	CA	93002	Older American, Servicemember	N/A
Bank of America	NY	11372		N/A

Consumer Complaints

Web	09/18/2013	Closed with non-monetary relief	Yes
Phone	08/20/2013	Closed with explanation	Yes
Web	08/20/2013	Closed with non-monetary relief	Yes
Web	08/19/2013	Closed with explanation	Yes
Phone	09/10/2013	Closed with explanation	Yes
Phone	08/20/2013	Closed with explanation	Yes
Phone	09/18/2013	Closed with explanation	Yes
Phone	10/31/2013	Closed with non-monetary relief	Yes
Postal mail	09/30/2013	Closed with non-monetary relief	Yes
Web	09/19/2013	Closed with explanation	Yes
Web	09/24/2013	Closed with explanation	Yes
Phone	10/04/2013	Closed with explanation	Yes
Postal mail	09/09/2013	Closed with explanation	Yes
Phone	09/19/2013	Closed with explanation	Yes
Web	09/10/2013	Closed with explanation	Yes
Web	09/18/2013	Closed with explanation	Yes
Web	09/19/2013	Closed with non-monetary relief	Yes
Postal mail	09/09/2013	Closed with explanation	Yes
Postal mail	09/06/2013	Closed with explanation	Yes
Phone	09/09/2013	Closed with explanation	Yes

Consumer Complaints

No	533021
No	496117
Yes	496121
No	495144
No	519641
Yes	495061
No	519161
No	533041
No	519043
No	533047
No	519662
No	533015
No	519667
No	533057
No	519949
No	533059
No	533044
Yes	519683
No	496155
No	519691

Consumer Complaints

08/19/2013	Bank account or service	Checking account
09/18/2013	Debt collection	Federal student loan
09/18/2013	Credit card	
08/19/2013	Credit card	
09/09/2013	Debt collection	I do not know
09/18/2013	Mortgage	Other mortgage
09/09/2013	Credit card	
08/19/2013	Credit reporting	
08/19/2013	Bank account or service	Other bank product/service
09/18/2013	Mortgage	Other mortgage
09/18/2013	Bank account or service	Checking account
09/09/2013	Mortgage	Other mortgage
09/09/2013	Debt collection	Non-federal student loan
09/18/2013	Mortgage	Other mortgage
08/19/2013	Mortgage	Other mortgage
09/18/2013	Mortgage	Other mortgage
09/18/2013	Bank account or service	Checking account

Consumer Complaints

Deposits and withdrawals

Cont'd attempts collect debt not owed

Debt resulted from identity theft

Credit card protection / Debt protection

Billing disputes

Cont'd attempts collect debt not owed

Debt is not mine

Loan modification, collection, foreclosure

Loan servicing, payments, escrow account

Loan servicing, payments, escrow account

Loan modification, collection, foreclosure

Loan servicing, payments, escrow account

Loan servicing, payments, escrow account

Credit determination

Incorrect information on credit report

Personal information

Making/receiving payments, sending money

Loan modification, collection, foreclosure

Making/receiving payments, sending money

Loan servicing, payments, escrow account

Communication tactics

Threatened to take legal action

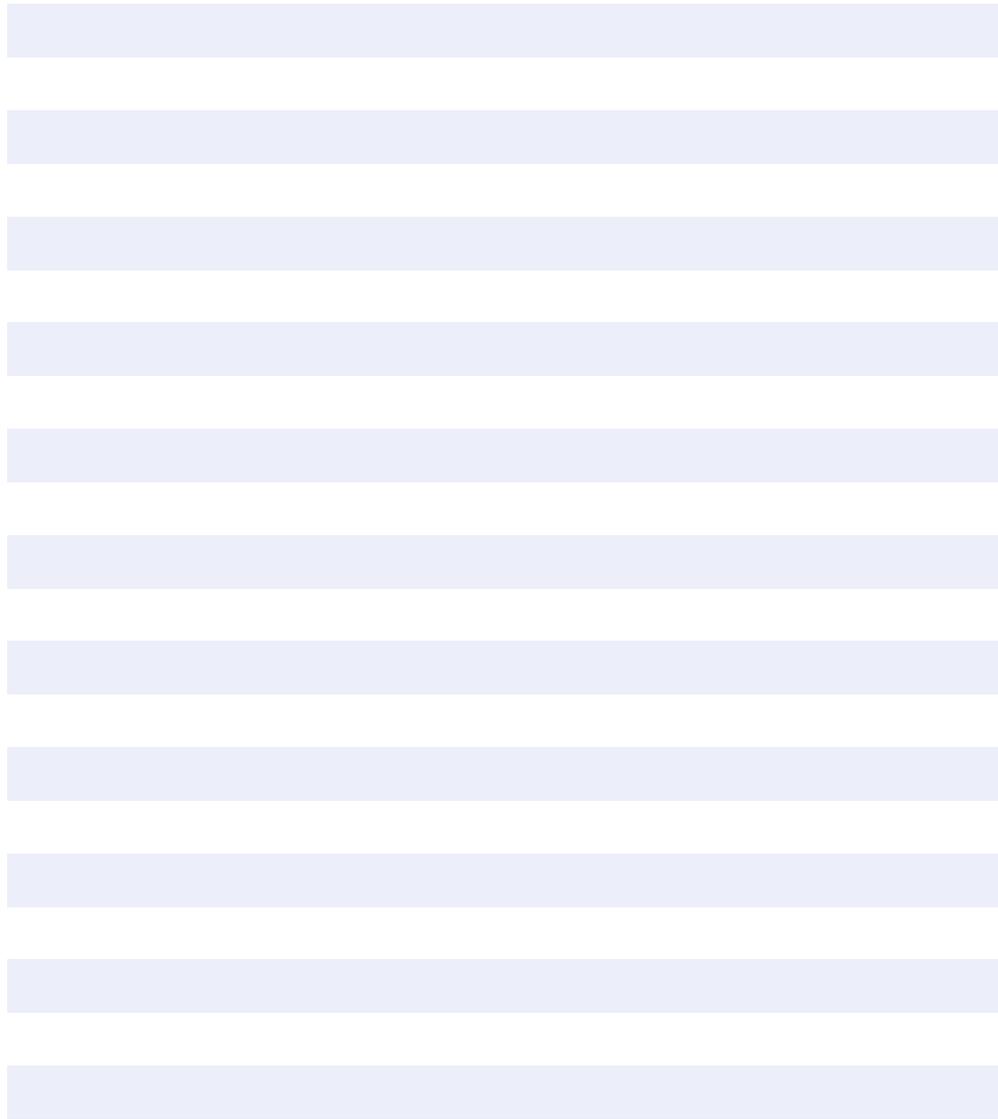
Loan servicing, payments, escrow account

Loan servicing, payments, escrow account

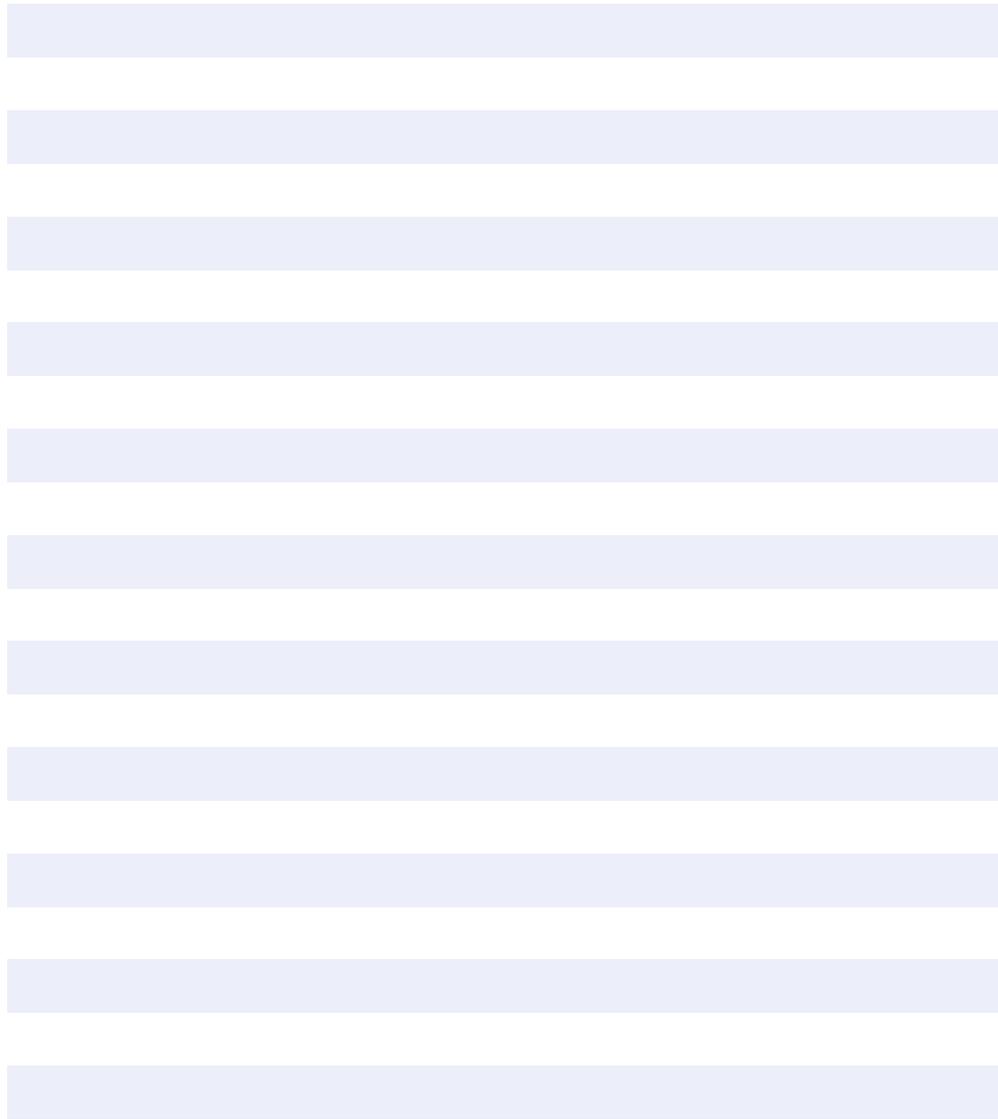
Loan modification, collection, foreclosure

Problems caused by my funds being low

Consumer Complaints



Consumer Complaints



Consumer Complaints

JPMorgan Chase & Co.	IL	60616		N/A
ECMC Group, Inc.	CA	90038		N/A
HSBC North America Holdings Inc.	WI	53091		N/A
Citibank	NY	10471		N/A
Navient Solutions, Inc.	FL	32606		N/A
Wells Fargo & Company	PA	18810		N/A
Bank of America	AZ	85650		N/A
Wells Fargo & Company	NJ	07036		N/A
Ocwen	FL	33173		N/A
TD Bank US Holding Company	CT	06415		N/A
21st Mortgage Corporation	NY	10018		N/A
Citibank	NV	89403		N/A
Experian	MA	01960	Older American	N/A
PennyMac Loan Services, LLC	CA	94102		N/A
Ocwen	CA	95240		N/A
BB&T Financial	MD	21046		N/A
Wells Fargo & Company	TX	75070		N/A
Navient Solutions, Inc.	MI	48165		N/A
Nationstar Mortgage	NY	11757		N/A
BB&T Financial	FL	32406		N/A
Nationstar Mortgage	MI	48382		N/A
PNC Bank N.A.	NJ	08812		N/A

Consumer Complaints

Web	08/20/2013	Closed with explanation	Yes
Web	09/18/2013	Closed with explanation	Yes
Web	10/25/2013	Closed with explanation	Yes
Fax	08/20/2013	Closed with explanation	Yes
Web	09/13/2013	Closed with explanation	Yes
Referral	09/19/2013	Closed with explanation	Yes
Referral	09/19/2013	Closed with explanation	Yes
Referral	09/19/2013	Closed with explanation	Yes
Referral	09/19/2013	Closed	Yes
Referral	09/19/2013	Closed with monetary relief	Yes
Referral	10/07/2013	Closed with explanation	Yes
Postal mail	09/09/2013	Closed with explanation	Yes
Web	08/19/2013	Closed with non-monetary relief	Yes
Fax	08/20/2013	Closed with non-monetary relief	Yes
Referral	09/19/2013	Closed with explanation	Yes
Referral	09/19/2013	Closed with explanation	Yes
Postal mail	09/09/2013	Closed with explanation	Yes
Web	09/13/2013	Closed with explanation	Yes
Postal mail	09/19/2013	Closed with explanation	Yes
Referral	08/20/2013	Closed with explanation	Yes
Referral	09/19/2013	Closed with explanation	Yes
Referral	09/20/2013	Closed with non-monetary relief	Yes

Consumer Complaints

Yes	495899
No	533101
No	533108
No	495129
No	519716
No	533120
No	533121
No	533675
No	533241
No	533129
Yes	531892
No	519729
No	496781
No	496208
No	533377
No	533284
No	519116
No	519747
Yes	531809
No	496228
No	533153
No	533154

Consumer Complaints

08/19/2013	Credit card	
09/18/2013	Credit card	
08/19/2013	Mortgage	Other mortgage
09/18/2013	Credit card	
09/09/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/19/2013	Mortgage	Other mortgage
09/18/2013	Credit card	
09/09/2013	Mortgage	Other mortgage
09/09/2013	Mortgage	Conventional fixed mortgage
08/30/2013	Mortgage	Other mortgage
08/19/2013	Mortgage	Conventional fixed mortgage
09/18/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/30/2013	Credit reporting	
08/30/2013	Student loan	Non-federal student loan
08/19/2013	Mortgage	Other mortgage
09/09/2013	Debt collection	Medical
09/19/2013	Mortgage	Conventional fixed mortgage
08/30/2013	Bank account or service	Checking account
08/20/2013	Mortgage	VA mortgage
08/20/2013	Mortgage	Conventional fixed mortgage
09/19/2013	Credit reporting	

Consumer Complaints

Other

Closing/Cancelling account

Loan servicing, payments, escrow account

Closing/Cancelling account

Loan servicing, payments, escrow account

Loan modification, collection, foreclosure

Billing disputes

Loan modification, collection, foreclosure

Loan servicing, payments, escrow account

Loan servicing, payments, escrow account

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Incorrect information on credit report

Account status

Repaying your loan

Repaying your loan

Loan servicing, payments, escrow account

Cont'd attempts collect debt not owed

Debt was paid

Loan modification, collection, foreclosure

Deposits and withdrawals

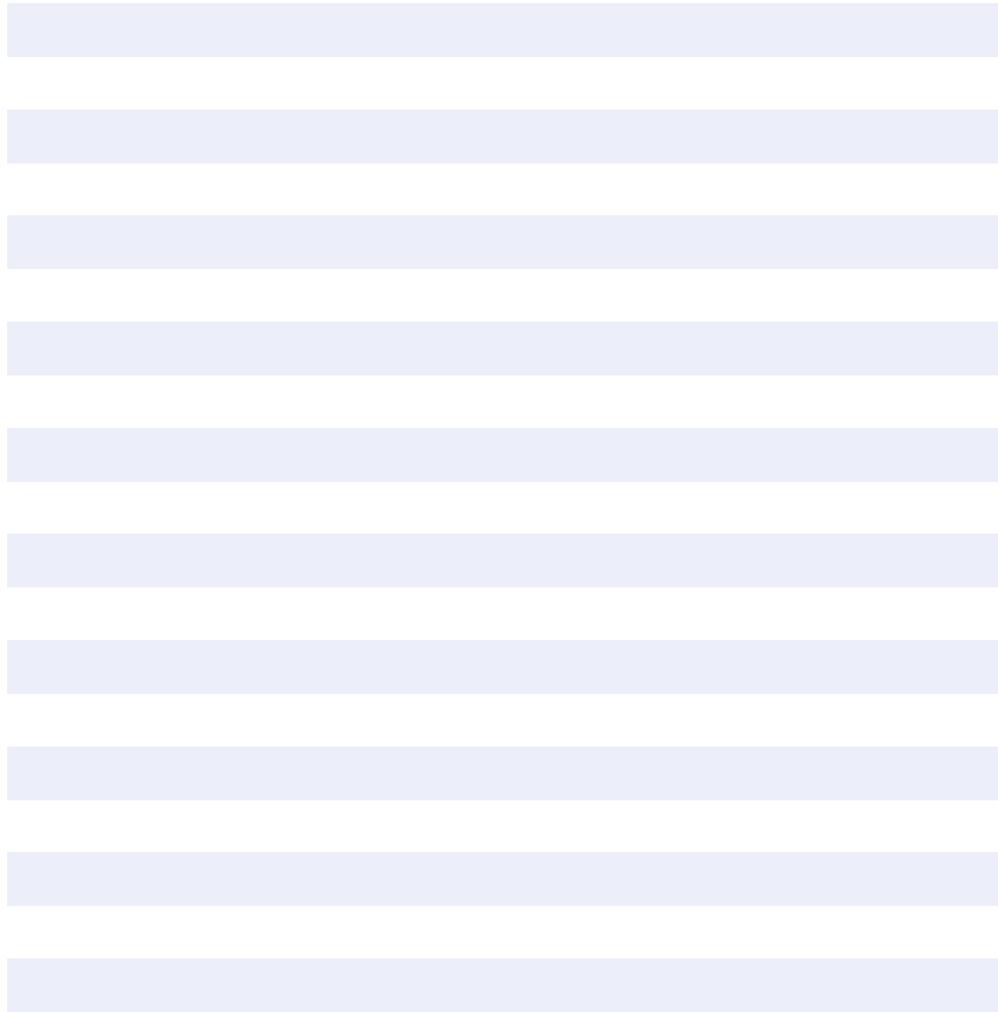
Application, originator, mortgage broker

Loan servicing, payments, escrow account

Credit reporting company's investigation

No notice of investigation status/result

Consumer Complaints



Consumer Complaints



Consumer Complaints

PNC Bank N.A.	IN	46236		N/A
PNC Bank N.A.	NJ	08075		N/A
JPMorgan Chase & Co.	MA	02184		N/A
Capital One	NJ	07104		N/A
Ocwen	AL	36542	Older American	N/A
Ocwen	FL	33647		N/A
Citibank	IA	43062		N/A
Ocwen	OH	44287	Older American	N/A
Wells Fargo & Company	FL	33027		N/A
Wells Fargo & Company	CA	91104		N/A
Bayview Loan Servicing, LLC	MD	20607		N/A
Caliber Home Loans, Inc	CA	91325		N/A
Wells Fargo & Company	NY	11764		N/A
Navient Solutions, Inc.	MD	21402		N/A
21st Mortgage Corporation	LA	71292		N/A
I.C. System, Inc.	NC	27530	Servicemember	N/A
Ocwen	NY	11746		N/A
Bank of America	GA	30016		N/A
NVR Inc	PA	18974	Servicemember	N/A
Ditech Financial LLC	VA	22201		N/A
Equifax	CT	06902		N/A

Consumer Complaints

Referral	08/20/2013	Closed with non-monetary relief	Yes
Referral	09/19/2013	Closed with explanation	Yes
Referral	08/20/2013	Closed with explanation	Yes
Web	09/18/2013	Closed with explanation	Yes
Web	09/10/2013	Closed with explanation	Yes
Referral	08/21/2013	Closed with explanation	Yes
Phone	09/19/2013	Closed with explanation	Yes
Referral	09/10/2013	Closed with explanation	Yes
Phone	10/24/2013	Closed with non-monetary relief	No
Referral	09/03/2013	Closed with explanation	Yes
Web	08/20/2013	Closed with explanation	Yes
Web	09/19/2013	Closed with explanation	Yes
Postal mail	09/18/2013	Closed with explanation	Yes
Email	08/30/2013	Closed with explanation	Yes
Web	08/20/2013	Closed with explanation	Yes
Web	09/11/2013	Closed with explanation	Yes
Web	09/19/2013	Closed with explanation	Yes
Referral	09/04/2013	Closed with explanation	Yes
Web	10/16/2013	Closed with explanation	Yes
Web	08/20/2013	Closed with explanation	Yes
Web	09/19/2013	Closed with explanation	Yes

Consumer Complaints

No	496231
No	533158
No	496234
No	533165
No	519661
Yes	496245
No	533174
No	519781
Yes	519048
Yes	511080
No	496262
Yes	533375
No	510473
Yes	510326
No	496272
Yes	519415
Yes	535567
No	511091
No	496791
No	496792
No	533807

Consumer Complaints

08/20/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/30/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/19/2013	Consumer Loan	Vehicle loan
09/09/2013	Debt collection	Medical
09/19/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/19/2013	Bank account or service	Checking account
09/19/2013	Debt collection	I do not know
08/20/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/20/2013	Credit card	
08/20/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/20/2013	Credit card	
08/20/2013	Mortgage	Other mortgage
09/09/2013	Mortgage	Other mortgage
09/09/2013	Credit reporting	
09/19/2013	Bank account or service	Checking account
09/19/2013	Mortgage	Other mortgage
08/20/2013	Mortgage	Conventional fixed mortgage
09/19/2013	Credit reporting	
09/19/2013	Credit reporting	
09/19/2013	Credit reporting	
08/30/2013	Debt collection	I do not know

Consumer Complaints

False statements or representation	Attempted to collect wrong amount
Credit decision / Underwriting	
Problems when you are unable to pay	
Disclosure verification of debt	Not given enough info to verify debt
Loan servicing, payments, escrow account	
Account opening, closing, or management	
Cont'd attempts collect debt not owed	Debt is not mine
Improper contact or sharing of info	Talked to a third party about my debt
Other	
Disclosure verification of debt	Not disclosed as an attempt to collect
Other	
Application, originator, mortgage broker	
Loan modification, collection, foreclosure	
Incorrect information on credit report	Account status
Problems caused by my funds being low	
Loan modification, collection, foreclosure	
Application, originator, mortgage broker	
Incorrect information on credit report	Information is not mine
Incorrect information on credit report	Account terms
Incorrect information on credit report	Information is not mine
Cont'd attempts collect debt not owed	Debt is not mine

Consumer Complaints



Consumer Complaints



Consumer Complaints

The CMI Group, Inc.	NV	89503		N/A
Bank of America	TX	75023		N/A
Wells Fargo & Company	CA	92567		N/A
HOVG, LLC	NJ	07719	Servicemember	N/A
PNC Bank N.A.	CA	92881		N/A
Wells Fargo & Company	FL	33327		N/A
Commercial Recovery Systems	CA	95648		N/A
U.S. Bancorp	CA	92562		N/A
Amex	CA	93063	Older American	N/A
Marauder Corporation	CA	91786		N/A
Citibank	CA	93063	Older American	N/A
Wells Fargo & Company	TN	37013		N/A
Citibank	FL	32707		N/A
TransUnion Intermediate Holdings, Inc.	PA	18704		N/A
PNC Bank N.A.	MD	20866		N/A
JPMorgan Chase & Co.	MI	48035		N/A
Bank of America	CA	95696		N/A
Equifax	CA	92780		N/A
TransUnion Intermediate Holdings, Inc.	PA	19605		N/A
TransUnion Intermediate Holdings, Inc.	CA	92780		N/A
Security Finance	LA	70503		N/A

Consumer Complaints

Web	08/19/2013	Closed with non-monetary relief	Yes
Web	09/03/2013	Closed with explanation	Yes
Web	09/19/2013	Closed with explanation	Yes
Web	09/13/2013	Closed with explanation	Yes
Web	09/19/2013	Closed with explanation	Yes
Web	09/19/2013	Closed with explanation	Yes
Web	09/18/2013	Closed	Yes
Web	08/19/2013	Closed with explanation	Yes
Phone	08/20/2013	Closed with explanation	Yes
Web	09/10/2013	Closed with explanation	Yes
Phone	08/20/2013	Closed with explanation	Yes
Web	08/20/2013	Closed with explanation	Yes
Referral	09/10/2013	Closed with explanation	Yes
Postal mail	09/30/2013	Closed with non-monetary relief	Yes
Web	09/19/2013	Closed with monetary relief	Yes
Web	09/19/2013	Closed with explanation	Yes
Web	08/20/2013	Closed with non-monetary relief	Yes
Web	09/23/2013	Closed with explanation	Yes
Web	09/25/2013	Closed with explanation	Yes
Web	09/23/2013	Closed with explanation	Yes
Web	08/30/2013	Closed with explanation	Yes

Consumer Complaints

No	496798
No	511090
Yes	533811
No	519828
No	535590
Yes	533814
No	533815
No	496803
Yes	496805
No	496628
Yes	496806
Yes	496809
No	519835
No	519839
No	535136
No	533829
Yes	496810
Yes	535196
Yes	533835
No	535197
No	511120

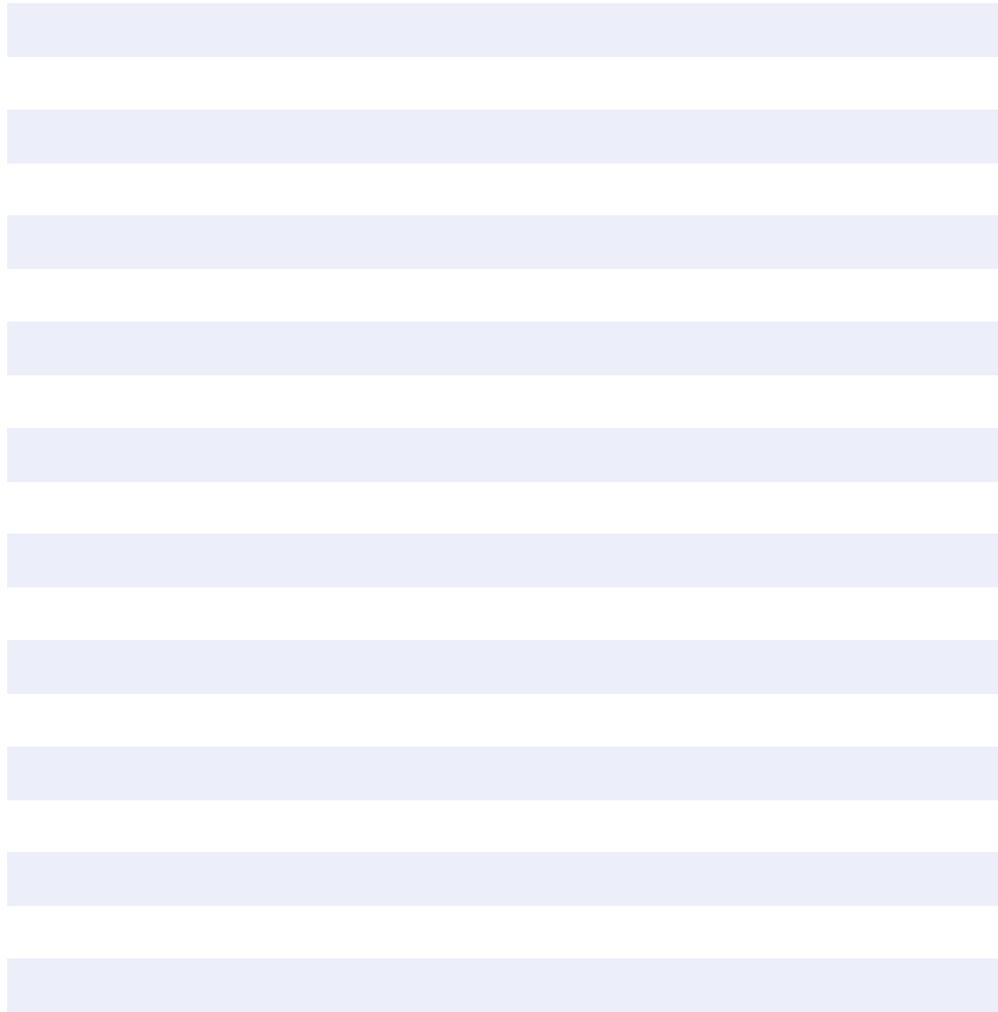
Consumer Complaints

09/19/2013	Credit reporting	
09/19/2013	Credit reporting	
08/30/2013	Mortgage	Other mortgage
09/19/2013	Credit card	
08/30/2013	Mortgage	FHA mortgage
08/20/2013	Credit reporting	
08/30/2013	Bank account or service	Checking account
09/19/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/19/2013	Credit card	
08/20/2013	Credit reporting	
08/20/2013	Debt collection	I do not know
09/19/2013	Bank account or service	Checking account
08/20/2013	Mortgage	Home equity loan or line of credit
09/19/2013	Bank account or service	Savings account
09/09/2013	Credit reporting	
08/20/2013	Credit reporting	
08/20/2013	Student loan	Non-federal student loan
08/30/2013	Mortgage	Other mortgage
08/20/2013	Bank account or service	Checking account
08/20/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/09/2013	Credit card	

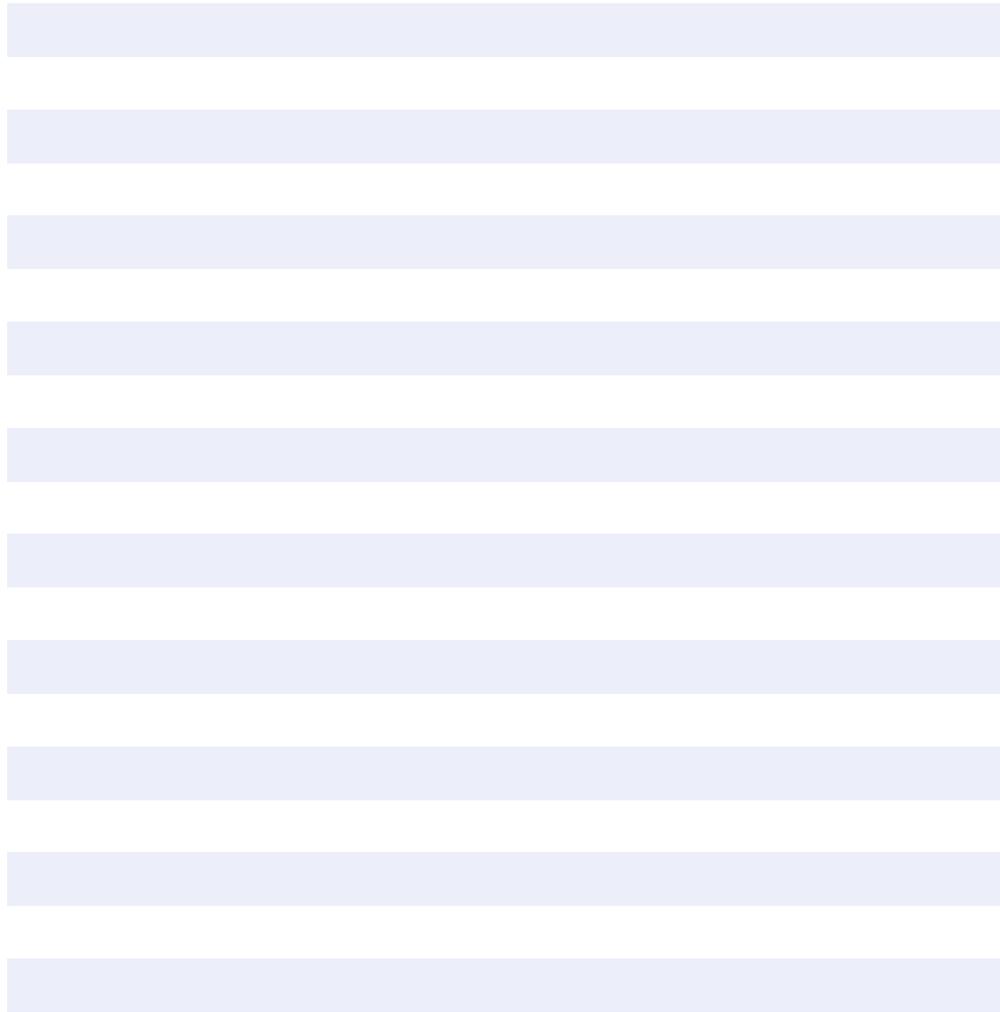
Consumer Complaints

Credit monitoring or identity protection	Billing dispute
Incorrect information on credit report	Account status
Credit decision / Underwriting	
Cash advance	
Settlement process and costs	
Incorrect information on credit report	Account terms
Account opening, closing, or management	
Communication tactics	Called outside of 8am-9pm
Credit card protection / Debt protection	
Credit reporting company's investigation	Problem with statement of dispute
Cont'd attempts collect debt not owed	Debt is not mine
Using a debit or ATM card	
Loan servicing, payments, escrow account	
Account opening, closing, or management	
Unable to get credit report/credit score	Problem getting my free annual report
Improper use of my credit report	Report improperly shared by CRC
Repaying your loan	Repaying your loan
Loan modification, collection, foreclosure	
Making/receiving payments, sending money	
Loan servicing, payments, escrow account	
Transaction issue	

Consumer Complaints



Consumer Complaints



Consumer Complaints

Equifax	MI	48451		N/A
Equifax	FL	33027	Servicemember	N/A
New York Community Bank	MD	20912		N/A
Capital One	CA	91604		N/A
Prospect Mortgage	CA	92656	Older American	N/A
TransUnion Intermediate Holdings, Inc.	FL	32459		N/A
JPMorgan Chase & Co.	DC	20012		N/A
National Credit Adjusters, LLC	MI	49009		N/A
Navy FCU	VA	20155	Servicemember	N/A
Gryphon Corp	TX	77347		N/A
Credit Protection Association, L.P.	NY	10009		N/A
Bank of America	TX	78756		N/A
Nationstar Mortgage	IL	60516		N/A
PNC Bank N.A.	PA	17402		N/A
Experian	NC	27377		N/A
Equifax	WA	98668		N/A
Navient Solutions, Inc.	CA	90068		N/A
Fifth Third Financial Corporation	NC	28075		N/A
Santander Bank US	CT	06111		N/A
Ocwen	AZ	85013		N/A
Citibank	IL	60443		N/A

Consumer Complaints

Web	09/19/2013	Closed with explanation	Yes
Web	09/19/2013	Closed with non-monetary relief	Yes
Postal mail	09/05/2013	Closed with explanation	Yes
Web	09/19/2013	Closed with monetary relief	Yes
Web	09/04/2013	Closed with explanation	Yes
Web	08/19/2013	Closed with explanation	Yes
Web	09/04/2013	Closed with explanation	Yes
Web	09/19/2013	Closed	Yes
Web	09/19/2013	Closed with explanation	Yes
Web	08/20/2013	Closed with explanation	Yes
Web	08/19/2013	Closed with non-monetary relief	Yes
Web	09/19/2013	Closed with explanation	Yes
Web	08/20/2013	Closed with explanation	Yes
Referral	09/19/2013	Closed with non-monetary relief	Yes
Web	09/13/2013	Closed with non-monetary relief	Yes
Web	08/20/2013	Closed with explanation	Yes
Web	08/20/2013	Closed with explanation	Yes
Postal mail	09/04/2013	Closed with monetary relief	Yes
Web	08/20/2013	Closed with explanation	Yes
Web	08/20/2013	Closed with explanation	Yes
Web	09/13/2013	Closed with monetary relief	Yes

Consumer Complaints

No	533841
No	533844
No	511136
No	533850
Yes	511140
No	496826
No	511146
No	535485
No	533861
No	496709
No	498095
No	533867
No	496835
Yes	534458
No	519886
No	496837
Yes	496839
No	511169
No	496745
No	496845
No	519896

Consumer Complaints

08/20/2013	Mortgage	Conventional fixed mortgage
09/09/2013	Mortgage	FHA mortgage
09/19/2013	Credit reporting	
09/19/2013	Mortgage	Other mortgage
09/19/2013	Consumer Loan	Installment loan
08/20/2013	Mortgage	Other mortgage
09/19/2013	Bank account or service	Checking account
08/20/2013	Bank account or service	Checking account
08/30/2013	Mortgage	Conventional fixed mortgage
08/30/2013	Bank account or service	Checking account
08/20/2013	Bank account or service	Savings account
08/20/2013	Mortgage	Other mortgage
08/30/2013	Debt collection	Credit card
08/20/2013	Mortgage	Other mortgage
08/20/2013	Consumer Loan	Vehicle loan
08/30/2013	Credit reporting	
08/20/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/19/2013	Debt collection	I do not know
09/19/2013	Credit card	
08/20/2013	Bank account or service	Checking account
09/09/2013	Debt collection	Other (i.e. phone, health club, etc.)

Consumer Complaints

Application, originator, mortgage broker

Loan servicing, payments, escrow account

Incorrect information on credit report Account status

Loan servicing, payments, escrow account

Managing the loan or lease

Loan modification, collection, foreclosure

Account opening, closing, or management

Account opening, closing, or management

Application, originator, mortgage broker

Deposits and withdrawals

Making/receiving payments, sending money

Loan modification, collection, foreclosure

Taking/threatening an illegal action Sued w/o proper notification of suit

Loan servicing, payments, escrow account

Managing the loan or lease

Unable to get credit report/credit score Problem getting my free annual report

Loan modification, collection, foreclosure

Cont'd attempts collect debt not owed Debt is not mine

Late fee

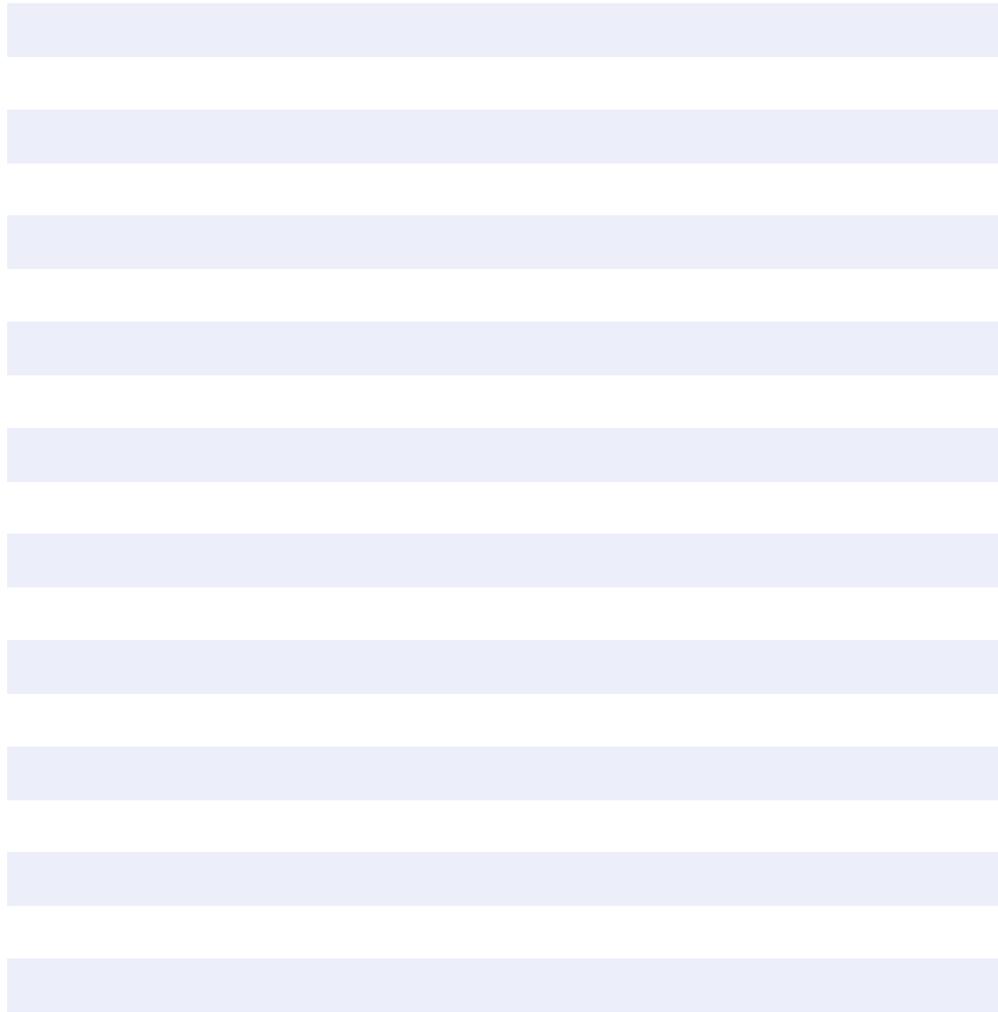
Problems caused by my funds being low

Communication tactics Called after sent written cease of comm

Consumer Complaints



Consumer Complaints



Consumer Complaints

Ditech Financial LLC	NY	10002		N/A
Bank of America	NJ	08081		N/A
Equifax	VA	23666		N/A
Ocwen				N/A
Wells Fargo & Company	WA	98661	Older American	N/A
Flagstar Bank	CA	92021		N/A
Commerce Bank	MO	65804		N/A
JPMorgan Chase & Co.	MI	48451		N/A
HSBC North America Holdings Inc.	CO	80207	Older American	N/A
Wells Fargo & Company	NC	28129	Older American	N/A
BB&T Financial	MD	21074		N/A
U.S. Bancorp	MT	59701		N/A
Forster & Garbus LLP	FL	34744		N/A
JPMorgan Chase & Co.	TX	77488		N/A
Ally Financial Inc.	IA	50701		N/A
Equifax	IL	60614	Older American	N/A
Ocwen	MA	01610		N/A
Dynamic Recovery Solutions, LLC	DC	20001		N/A
Amex	VA	20166		N/A
Wells Fargo & Company	PA	18337		N/A
Stellar Recovery Inc.	MO	63301	Servicemember	N/A

Consumer Complaints

Web	08/20/2013	Closed with explanation	Yes
Web	09/10/2013	Closed with explanation	Yes
Referral	10/07/2013	Closed with explanation	Yes
Postal mail	09/19/2013	Closed with explanation	Yes
Postal mail	09/20/2013	Closed with monetary relief	Yes
Referral	08/21/2013	Closed with explanation	Yes
Referral	09/20/2013	Closed with non-monetary relief	Yes
Web	08/21/2013	Closed with explanation	Yes
Web	09/04/2013	Closed with explanation	Yes
Web	09/04/2013	Closed with explanation	Yes
Referral	08/21/2013	Closed with explanation	Yes
Referral	08/21/2013	Closed with monetary relief	Yes
Phone	09/04/2013	Closed with non-monetary relief	Yes
Referral	08/21/2013	Closed with explanation	Yes
Referral	08/21/2013	Closed with explanation	Yes
Web	08/30/2013	Closed with non-monetary relief	Yes
Web	08/21/2013	Closed	Yes
Web	10/28/2013	Closed	Yes
Phone	09/19/2013	Closed with explanation	Yes
Web	08/21/2013	Closed with monetary relief	Yes
Web	09/09/2013	Closed with explanation	Yes

Consumer Complaints

Yes	496847
No	519899
No	533885
No	533890
No	535156
No	497045
Yes	534804
No	496860
No	511192
No	511196
No	497059
No	497067
No	511166
Yes	497124
No	497170
No	511214
Yes	496867
No	533929
Yes	533754
No	496872
Yes	519938

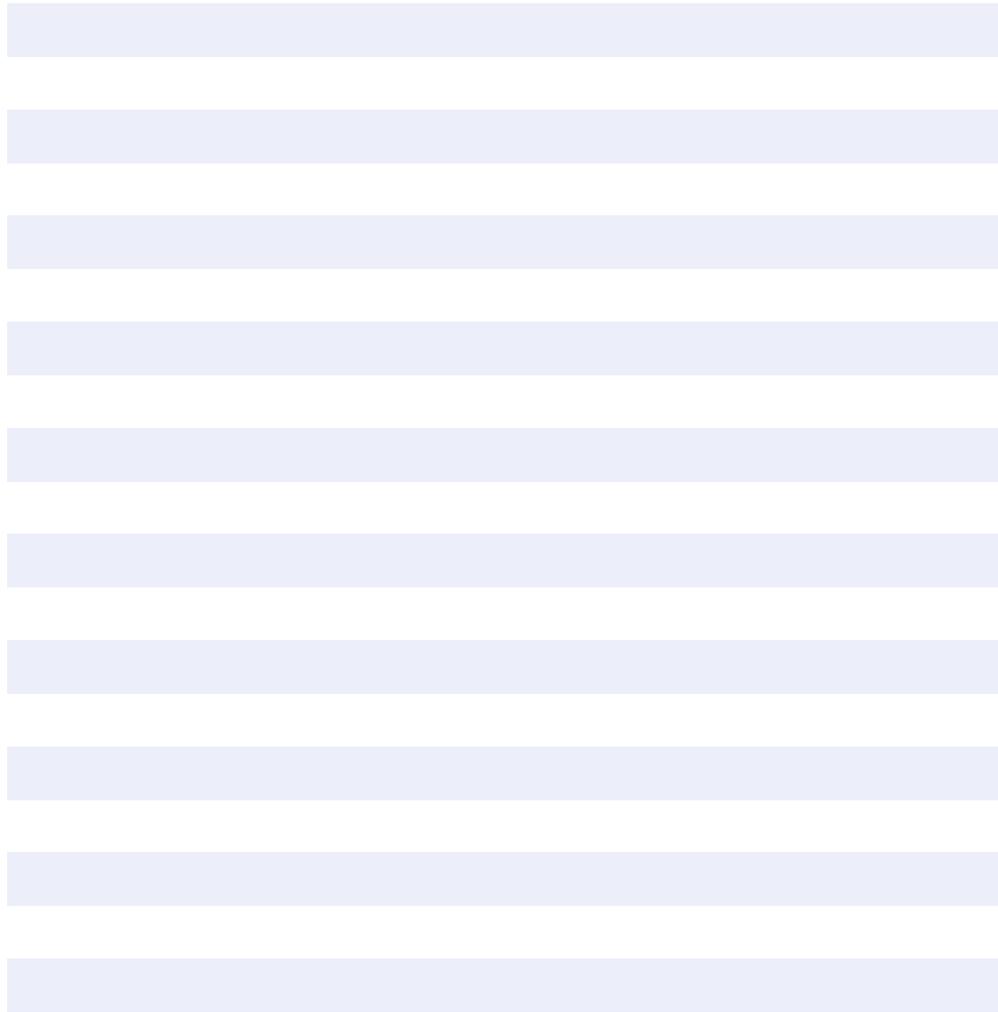
Consumer Complaints

08/20/2013	Credit reporting	
08/20/2013	Debt collection	I do not know
08/30/2013	Credit card	
08/20/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/20/2013	Credit reporting	
09/19/2013	Mortgage	Other mortgage
09/19/2013	Debt collection	Credit card
09/09/2013	Credit card	
09/09/2013	Credit card	
09/19/2013	Mortgage	Other mortgage
09/19/2013	Credit reporting	
09/09/2013	Mortgage	Conventional fixed mortgage
08/20/2013	Credit card	
09/19/2013	Mortgage	Other mortgage
09/09/2013	Mortgage	Other mortgage
09/09/2013	Bank account or service	Checking account
09/19/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/19/2013	Credit reporting	
09/09/2013	Credit card	
09/09/2013	Credit card	
08/30/2013	Mortgage	Other mortgage

Consumer Complaints

Incorrect information on credit report	Information is not mine
Disclosure verification of debt	Not given enough info to verify debt
Billing disputes	
Cont'd attempts collect debt not owed	Debt was paid
Incorrect information on credit report	Account status
Loan modification, collection, foreclosure	
Cont'd attempts collect debt not owed	Debt was paid
Other fee	
Transaction issue	
Loan modification, collection, foreclosure	
Incorrect information on credit report	Account status
Loan modification, collection, foreclosure	
Transaction issue	
Loan modification, collection, foreclosure	
Loan modification, collection, foreclosure	
Account opening, closing, or management	
Cont'd attempts collect debt not owed	Debt is not mine
Incorrect information on credit report	Account status
Forbearance / Workout plans	
Late fee	
Loan modification, collection, foreclosure	

Consumer Complaints



Consumer Complaints



Consumer Complaints

Equifax	LA	71269		N/A
Southwest Recovery Services, Inc.	TX	75051		N/A
Discover	FL	32250		N/A
GC Services Limited Partnership	MI	48807		N/A
Equifax	TX	75051		N/A
JPMorgan Chase & Co.	WA	98498		N/A
Client Services, Inc.	AZ	85140		N/A
Regions Financial Corporation	TN	38112	Older American	N/A
Bank of America	MD	20854		N/A
HSBC North America Holdings Inc.	NY	11419		N/A
TransUnion Intermediate Holdings, Inc.	NV	89001		N/A
U.S. Bancorp	NE	69357		N/A
Barclays PLC	VA	22482	Older American	N/A
Bank of America	FL	32505		N/A
Ocwen	NJ	07030		N/A
Bank of America	KS	66206		N/A
Convergent Resources, Inc.	DE	19803		N/A
TransUnion Intermediate Holdings, Inc.	TX	76049		N/A
JPMorgan Chase & Co.	IL	60202		N/A
Capital One	CA	91335		N/A
Nationstar Mortgage	CA	90005		N/A

Consumer Complaints

Web	08/20/2013	Closed with non-monetary relief	Yes
Postal mail	08/21/2013	Closed with explanation	Yes
Fax	09/04/2013	Closed with monetary relief	Yes
Referral	08/21/2013	Closed with non-monetary relief	Yes
Postal mail	10/01/2013	Closed with explanation	Yes
Referral	09/20/2013	Closed with explanation	Yes
Web	09/19/2013	Closed with non-monetary relief	Yes
Phone	09/10/2013	Closed	Yes
Web	09/13/2013	Closed with non-monetary relief	Yes
Postal mail	09/19/2013	Closed with explanation	Yes
Referral	10/07/2013	Closed with explanation	Yes
Web	09/10/2013	Closed with non-monetary relief	Yes
Postal mail	08/21/2013	Closed with explanation	Yes
Referral	09/20/2013	Closed with explanation	Yes
Referral	09/25/2013	Closed with explanation	Yes
Referral	09/10/2013	Closed with explanation	Yes
Referral	09/19/2013	Closed with explanation	Yes
Postal mail	10/21/2013	Closed with explanation	Yes
Referral	09/10/2013	Closed with monetary relief	Yes
Referral	09/10/2013	Closed with monetary relief	Yes
Postal mail	01/06/2014	Closed with explanation	Yes

Consumer Complaints

Yes	496871
No	496875
No	510131
No	496884
No	496876
No	535021
No	533951
No	519967
No	519969
No	533965
No	533959
No	519981
No	496694
Yes	534917
No	519992
No	519999
No	534006
No	534010
Yes	520006
No	519009
Yes	511642

Consumer Complaints

09/19/2013	Mortgage	Conventional fixed mortgage
09/09/2013	Credit reporting	
09/19/2013	Credit card	
09/09/2013	Credit reporting	
08/30/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/20/2013	Credit reporting	
09/09/2013	Mortgage	Home equity loan or line of credit
08/30/2013	Mortgage	Other mortgage
09/19/2013	Credit card	
09/09/2013	Credit card	
08/30/2013	Student loan	Non-federal student loan
08/20/2013	Credit card	
09/09/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/30/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/01/2013	Credit card	
08/30/2013	Credit reporting	
09/09/2013	Mortgage	Conventional fixed mortgage
08/30/2013	Mortgage	Other mortgage
08/31/2013	Student loan	Non-federal student loan
08/20/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/31/2013	Credit reporting	

Consumer Complaints

Loan modification,collection,foreclosure

Incorrect information on credit report Information is not mine

Balance transfer

Improper use of my credit report Report improperly shared by CRC

Loan modification,collection,foreclosure

Incorrect information on credit report Account status

Loan servicing, payments, escrow account

Loan modification,collection,foreclosure

Delinquent account

Credit determination

Repaying your loan Repaying your loan

Rewards

Loan modification,collection,foreclosure

Communication tactics Threatened to take legal action

Payoff process

Unable to get credit report/credit score Problem getting my free annual report

Loan modification,collection,foreclosure

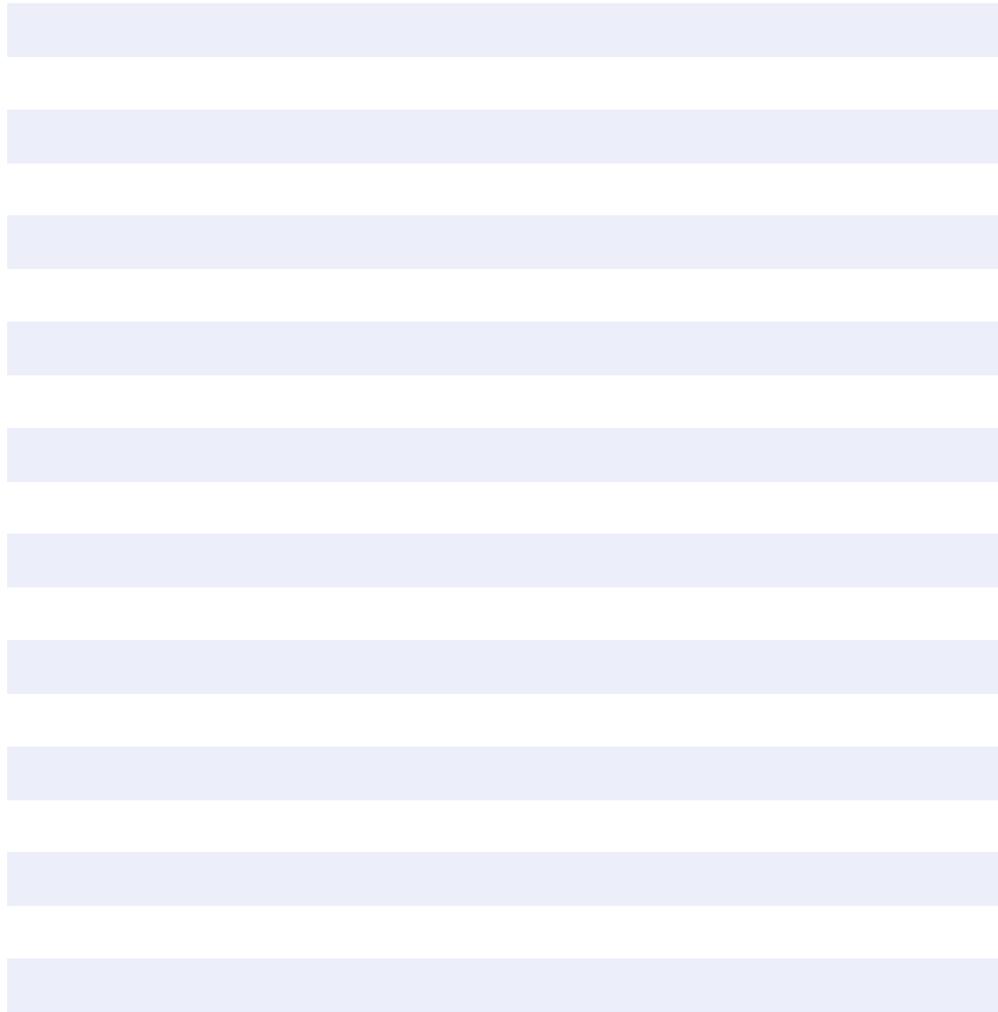
Loan modification,collection,foreclosure

Repaying your loan Repaying your loan

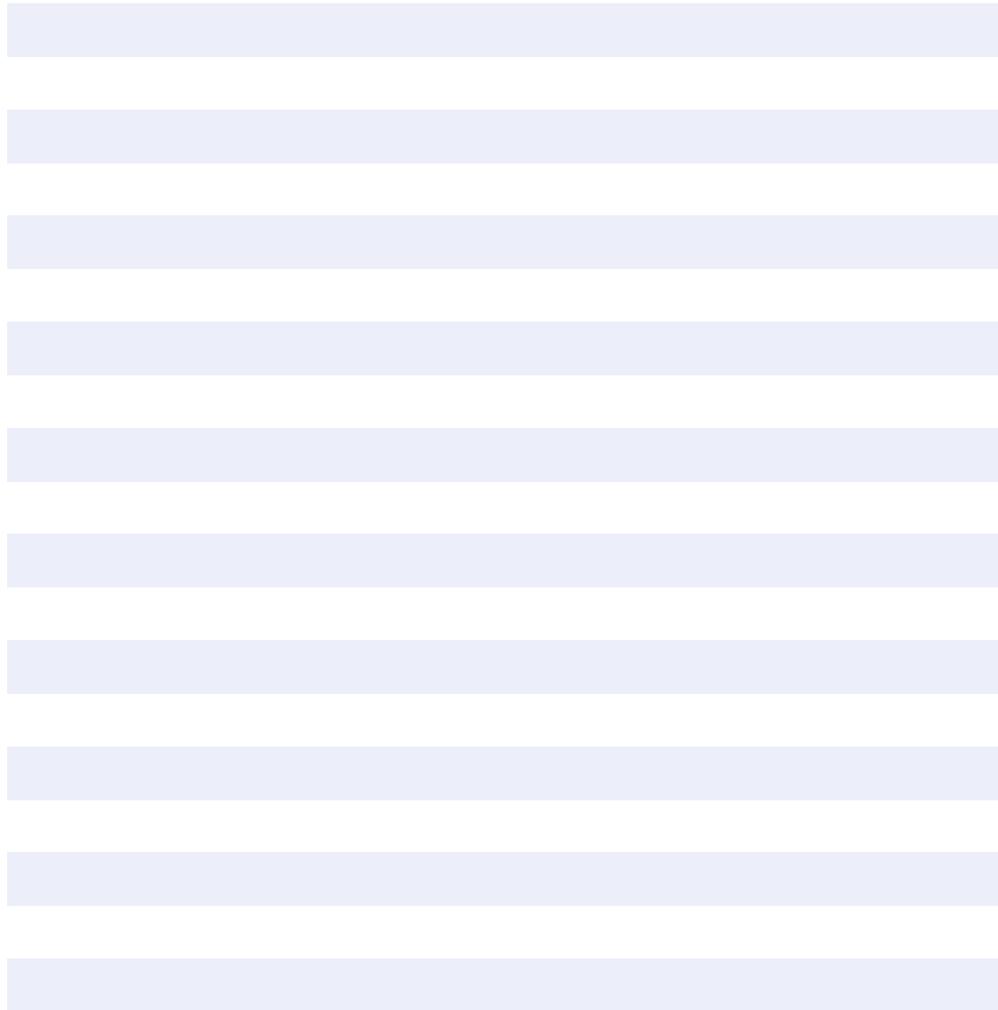
Loan modification,collection,foreclosure

Incorrect information on credit report Account status

Consumer Complaints



Consumer Complaints



Consumer Complaints

IBERIABANK	FL	33064		N/A
TransUnion Intermediate Holdings, Inc.	MD	20878		N/A
Citibank	NC	27103		N/A
Synchrony Financial	MO	63135		N/A
Select Portfolio Servicing, Inc	CA	90005		N/A
Equifax	RI	02921		N/A
Ditech Financial LLC	NY	14217		N/A
PNC Bank N.A.	CO	81602		N/A
Citibank	WI	53146		N/A
Amex	UT	84032		N/A
AES/PHEAA	GA	30097		N/A
Citibank	NY	10023		N/A
Select Portfolio Servicing, Inc	IL	60453		N/A
Ditech Financial LLC	AL	36541	Servicemember	N/A
Citibank	PA	18704		N/A
TransUnion Intermediate Holdings, Inc.	NV	89074		N/A
Bank of America	AZ	85225		N/A
Citizens Financial Group, Inc.	IL	61107		N/A
Bank of America	GA	30097		N/A
Select Portfolio Servicing, Inc	WA	98597		N/A
Experian	OR	97217		N/A

Consumer Complaints

Web	09/19/2013	Closed with explanation	Yes
Web	09/13/2013	Closed with explanation	Yes
Web	09/19/2013	Closed with explanation	Yes
Web	09/10/2013	Closed with explanation	Yes
Postal mail	09/03/2013	Closed with explanation	Yes
Postal mail	09/10/2013	Closed with non-monetary relief	Yes
Web	09/10/2013	Closed with explanation	Yes
Web	09/04/2013	Closed with explanation	Yes
Web	09/19/2013	Closed with explanation	Yes
Postal mail	09/10/2013	Closed with explanation	Yes
Postal mail	09/04/2013	Closed with explanation	Yes
Referral	08/21/2013	Closed with explanation	Yes
Web	09/10/2013	Closed with explanation	Yes
Web	11/07/2013	Closed with explanation	Yes
Web	08/31/2013	Closed with monetary relief	Yes
Web	08/30/2013	Closed with non-monetary relief	Yes
Web	09/10/2013	Closed with non-monetary relief	Yes
Referral	09/04/2013	Closed with explanation	Yes
Postal mail	09/04/2013	Closed with explanation	Yes
Web	08/20/2013	Closed with explanation	Yes
Web	08/30/2013	Closed with non-monetary relief	Yes

Consumer Complaints

Yes	534022
No	519163
Yes	534036
Yes	520030
No	511645
No	496646
Yes	520052
No	511338
Yes	534061
No	520053
Yes	511653
Yes	497234
No	520061
No	511377
No	511520
No	511378
No	519077
No	509997
Yes	511654
Yes	496987
No	510042

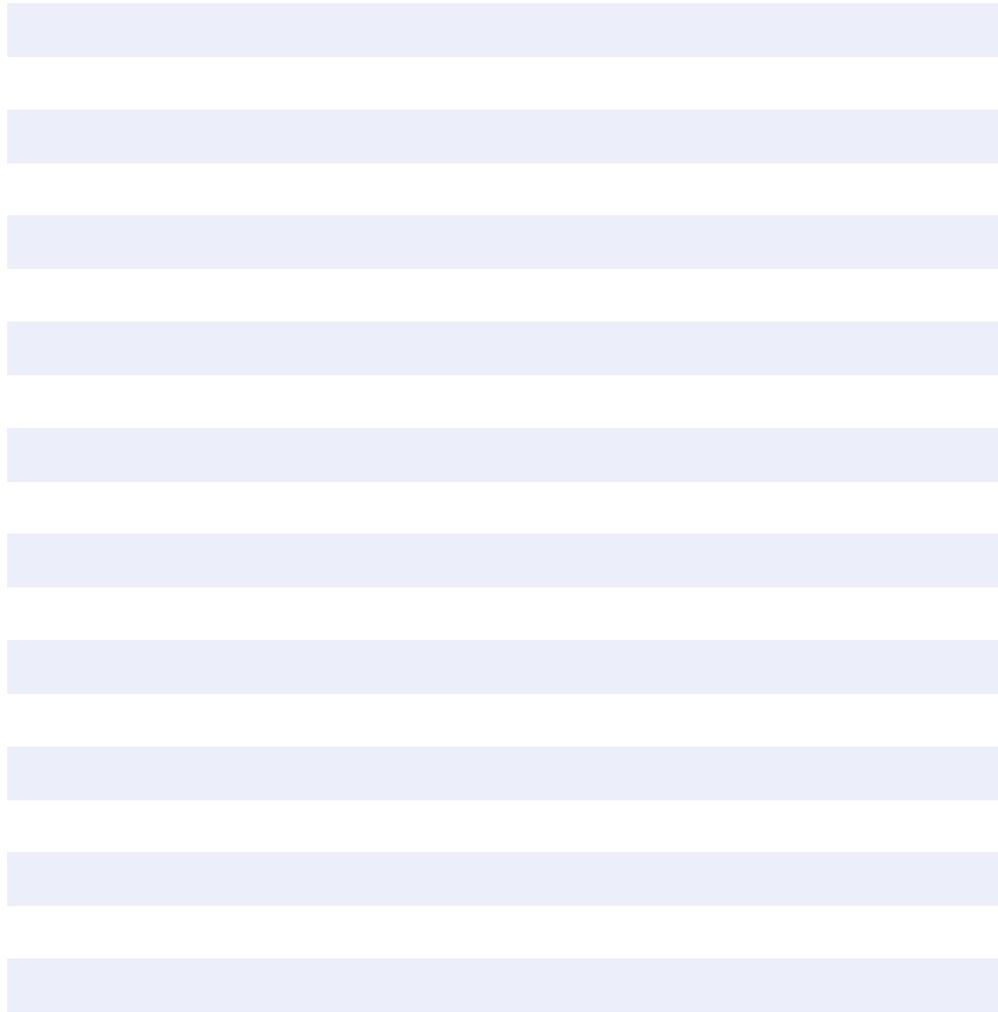
Consumer Complaints

08/31/2013	Credit reporting	
08/31/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/31/2013	Mortgage	FHA mortgage
08/31/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/31/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/31/2013	Bank account or service	Checking account
08/31/2013	Debt collection	Credit card
08/31/2013	Credit card	
08/31/2013	Credit card	
09/19/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/09/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/19/2013	Mortgage	Other mortgage
08/31/2013	Student loan	Non-federal student loan
08/31/2013	Mortgage	VA mortgage
08/31/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/31/2013	Money transfers	International money transfer
08/31/2013	Bank account or service	Checking account
09/19/2013	Credit reporting	
08/31/2013	Mortgage	Other mortgage
09/19/2013	Debt collection	Federal student loan
08/31/2013	Credit reporting	

Consumer Complaints

Credit reporting company's investigation	Problem with statement of dispute
Credit decision / Underwriting	
Loan modification, collection, foreclosure	
Cont'd attempts collect debt not owed	Debt was paid
Improper contact or sharing of info	Contacted me after I asked not to
Account opening, closing, or management	
Cont'd attempts collect debt not owed	Debt is not mine
Late fee	
Late fee	
Disclosure verification of debt	Not given enough info to verify debt
Disclosure verification of debt	Not given enough info to verify debt
Loan servicing, payments, escrow account	
Repaying your loan	Repaying your loan
Loan modification, collection, foreclosure	
Loan modification, collection, foreclosure	
Money was not available when promised	
Deposits and withdrawals	
Incorrect information on credit report	Account status
Loan modification, collection, foreclosure	
Disclosure verification of debt	Not given enough info to verify debt
Improper use of my credit report	Report improperly shared by CRC

Consumer Complaints



Consumer Complaints



Consumer Complaints

Experian	WA	98512		N/A
Bank of America	NV	89123		N/A
Nationstar Mortgage	PA	19606		N/A
CCS Financial Services, Inc.	CO	80026		N/A
PayPal Holdings, Inc.	TX	76112		N/A
SunTrust Banks, Inc.	NC	28214		N/A
Financial Business and Consumer Solutions.	VA	23238		N/A
Capital One	IL	60143		N/A
Synchrony Financial	IL	62701		N/A
Expert Global Solutions, Inc.	MA	01034		N/A
Rent Recovery Solutions	CO	80817		N/A
Nationstar Mortgage	NJ	08610		N/A
Navient Solutions, Inc.	MI	49424		N/A
Wells Fargo & Company	IN	46186		N/A
Citibank	FL	33498		N/A
The Western Union Company	FL	33066		N/A
Wells Fargo & Company	TX	77063	Servicemember	N/A
Equifax	IN	46750		N/A
Ocwen	FL	33169		N/A
Alorica Inc.	CA	95122		N/A
Synchrony Financial	CA	91423		N/A

Consumer Complaints

Web	09/04/2013	Closed with explanation	Yes
Web	09/04/2013	Closed with non-monetary relief	Yes
Web	09/04/2013	Closed with explanation	Yes
Web	09/13/2013	Closed with non-monetary relief	No
Web	09/05/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with monetary relief	Yes
Web	08/31/2013	Closed with explanation	Yes
Web	08/31/2013	Closed with monetary relief	Yes
Web	09/03/2013	Closed with monetary relief	Yes
Referral	10/07/2013	Closed with explanation	Yes
Web	09/13/2013	Closed with explanation	Yes
Web	09/19/2013	Closed with explanation	Yes
Web	09/05/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with explanation	Yes
Web	08/31/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with explanation	Yes
Referral	10/01/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with explanation	Yes
Referral	09/19/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with explanation	Yes

Consumer Complaints

Yes	510001
Yes	509993
No	511401
	511406
Yes	511414
No	511415
No	509953
No	511614
No	511424
No	534110
No	520100
No	534113
Yes	511437
No	511452
No	511455
No	511456
No	509985
No	533771
No	511463
No	534155
Yes	511470

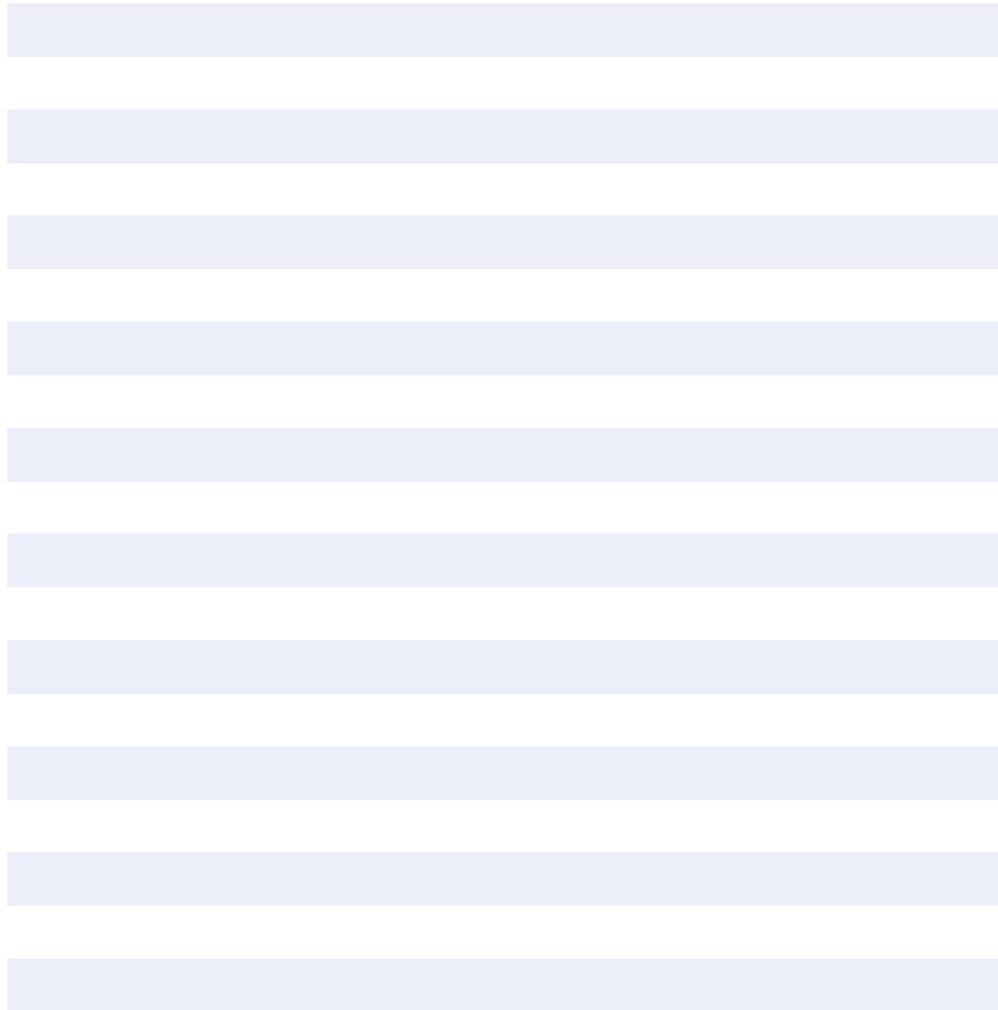
Consumer Complaints

08/31/2013	Credit reporting	
08/31/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/31/2013	Credit card	
09/09/2013	Mortgage	Other mortgage
08/20/2013	Bank account or service	Checking account
09/19/2013	Debt collection	Medical
09/09/2013	Mortgage	Other mortgage
08/31/2013	Debt collection	Medical
08/31/2013	Debt collection	Medical
08/31/2013	Mortgage	Other mortgage
09/09/2013	Consumer Loan	Vehicle loan
08/31/2013	Debt collection	Medical
08/31/2013	Credit reporting	
08/20/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/01/2013	Credit reporting	
09/01/2013	Credit reporting	
09/09/2013	Credit reporting	
09/19/2013	Credit reporting	
09/01/2013	Bank account or service	Checking account
09/01/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/01/2013	Credit reporting	

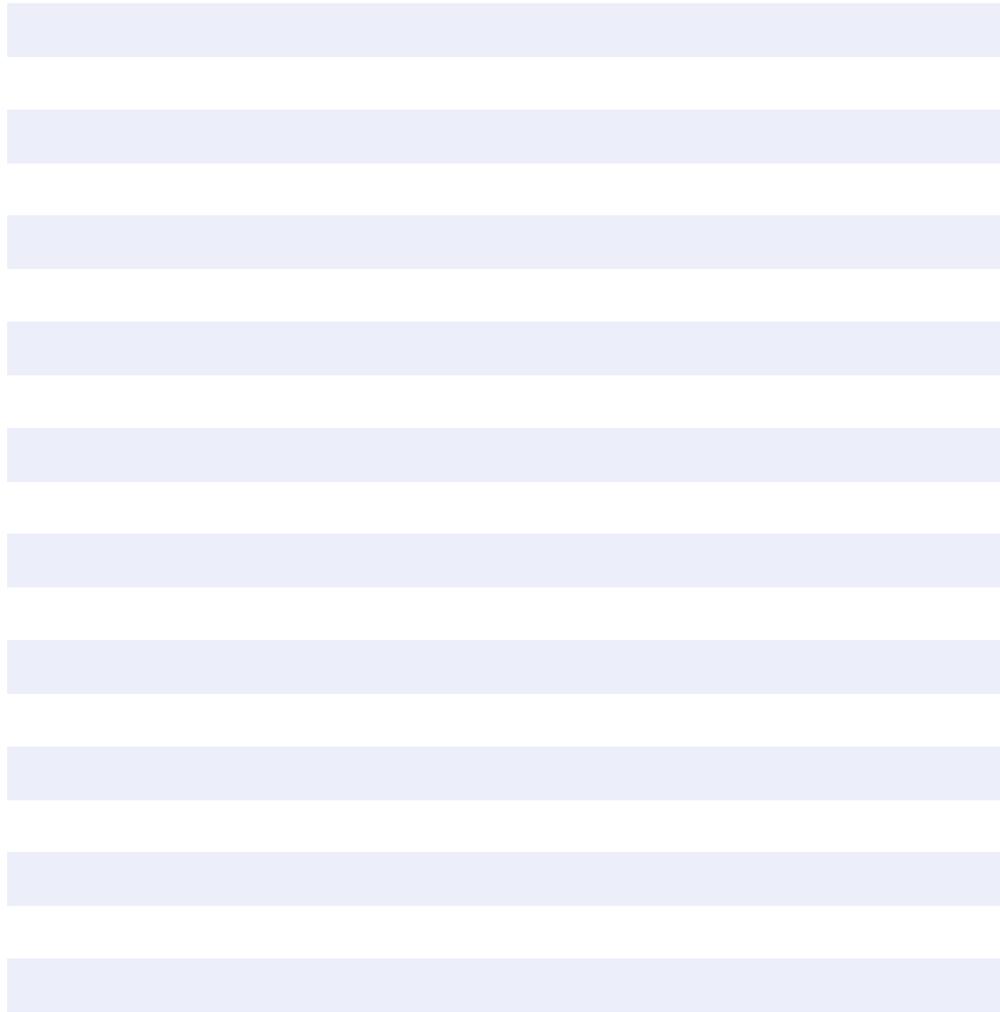
Consumer Complaints

Unable to get credit report/credit score	Problem getting report or credit score
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Identity theft / Fraud / Embezzlement	
Loan modification, collection, foreclosure	
Deposits and withdrawals	
False statements or representation	Attempted to collect wrong amount
Loan modification, collection, foreclosure	
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Application, originator, mortgage broker	
Taking out the loan or lease	
Cont'd attempts collect debt not owed	Debt resulted from identity theft
Incorrect information on credit report	Account terms
Loan modification, collection, foreclosure	
Incorrect information on credit report	Information is not mine
Incorrect information on credit report	Information is not mine
Credit reporting company's investigation	Problem with statement of dispute
Incorrect information on credit report	Reinserted previously deleted info
Problems caused by my funds being low	
Cont'd attempts collect debt not owed	Debt is not mine
Credit monitoring or identity protection	Billing dispute

Consumer Complaints



Consumer Complaints



Consumer Complaints

Experian	FL	33407	N/A
National Credit Systems, Inc.	VA	24382	N/A
HSBC North America Holdings Inc.	VA	24382	N/A
Nationwide Advantage Mortgage Company	MI	48382	N/A
Bank of America	NY	10026	N/A
Pressler & Pressler, LLP	NJ	07407	N/A
SunTrust Banks, Inc.	FL	33146	N/A
Creditors Collection Service	VA	24382	N/A
HCFS Health Care Financial Services, Inc.	VA	24382	N/A
Quicken Loans	IL	60417	N/A
Toyota Motor Credit Corporation	CA	94960	N/A
Healthcare Receivables Group, Inc.	VA	24382	N/A
Experian	TN	37615	N/A
PHH Mortgage	MI	48336	N/A
Experian	TN	37615	N/A
TransUnion Intermediate Holdings, Inc.	TN	37615	N/A
Experian	NY	11230	N/A
TransUnion Intermediate Holdings, Inc.	CA	91702	N/A
TD Bank US Holding Company	NC	28806	N/A
PayPal Holdings, Inc.	DC	20011	N/A
Revenue Recovery Corporation	TN	37601	N/A

Consumer Complaints

Web	08/31/2013	Closed with explanation	Yes
Web	08/31/2013	Closed with explanation	Yes
Web	10/16/2013	Closed with explanation	Yes
Fax	09/10/2013	Closed with explanation	Yes
Web	08/20/2013	Closed with explanation	Yes
Referral	10/29/2013	Closed with explanation	Yes
Referral	09/10/2013	Closed with explanation	Yes
Web	08/31/2013	Closed with explanation	Yes
Web	08/31/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with explanation	Yes
Web	09/10/2013	Closed with explanation	Yes
Web	08/31/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with non-monetary relief	Yes
Referral	08/20/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with non-monetary relief	Yes
Web	09/03/2013	Closed with explanation	Yes
Web	09/13/2013	Closed with explanation	Yes
Web	09/19/2013	Closed with non-monetary relief	Yes
Web	09/03/2013	Closed with monetary relief	Yes
Web	09/26/2013	Closed with monetary relief	Yes
Web	09/03/2013	Closed with non-monetary relief	Yes

Consumer Complaints

Yes	510049
No	511477
Yes	511478
No	518999
No	497075
No	534169
No	519170
Yes	511485
Yes	511486
No	511501
No	519026
No	511489
No	511646
Yes	496776
No	511648
No	511649
No	520184
No	534786
No	511506
No	511515
No	511508

Consumer Complaints

09/19/2013	Credit card	
09/01/2013	Mortgage	Other mortgage
09/09/2013	Credit reporting	
09/01/2013	Mortgage	VA mortgage
09/01/2013	Student loan	Non-federal student loan
09/19/2013	Credit card	
09/01/2013	Bank account or service	Checking account
09/19/2013	Credit card	
09/09/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/01/2013	Mortgage	Other mortgage
08/20/2013	Mortgage	Second mortgage
09/01/2013	Mortgage	Conventional fixed mortgage
08/20/2013	Debt collection	Credit card
09/19/2013	Debt collection	Medical
09/19/2013	Debt collection	Federal student loan
09/01/2013	Bank account or service	Checking account
09/01/2013	Mortgage	FHA mortgage
09/01/2013	Bank account or service	Checking account
09/09/2013	Credit reporting	
09/09/2013	Credit card	
08/20/2013	Mortgage	FHA mortgage

Consumer Complaints

Credit line increase/decrease

Loan servicing, payments, escrow account

Incorrect information on credit report

Account terms

Loan modification, collection, foreclosure

Repaying your loan

Repaying your loan

Customer service / Customer relations

Deposits and withdrawals

Billing statement

Loan modification, collection, foreclosure

Loan servicing, payments, escrow account

Loan servicing, payments, escrow account

Credit decision / Underwriting

Disclosure verification of debt

Not given enough info to verify debt

Communication tactics

Frequent or repeated calls

Improper contact or sharing of info

Talked to a third party about my debt

Deposits and withdrawals

Loan modification, collection, foreclosure

Making/receiving payments, sending money

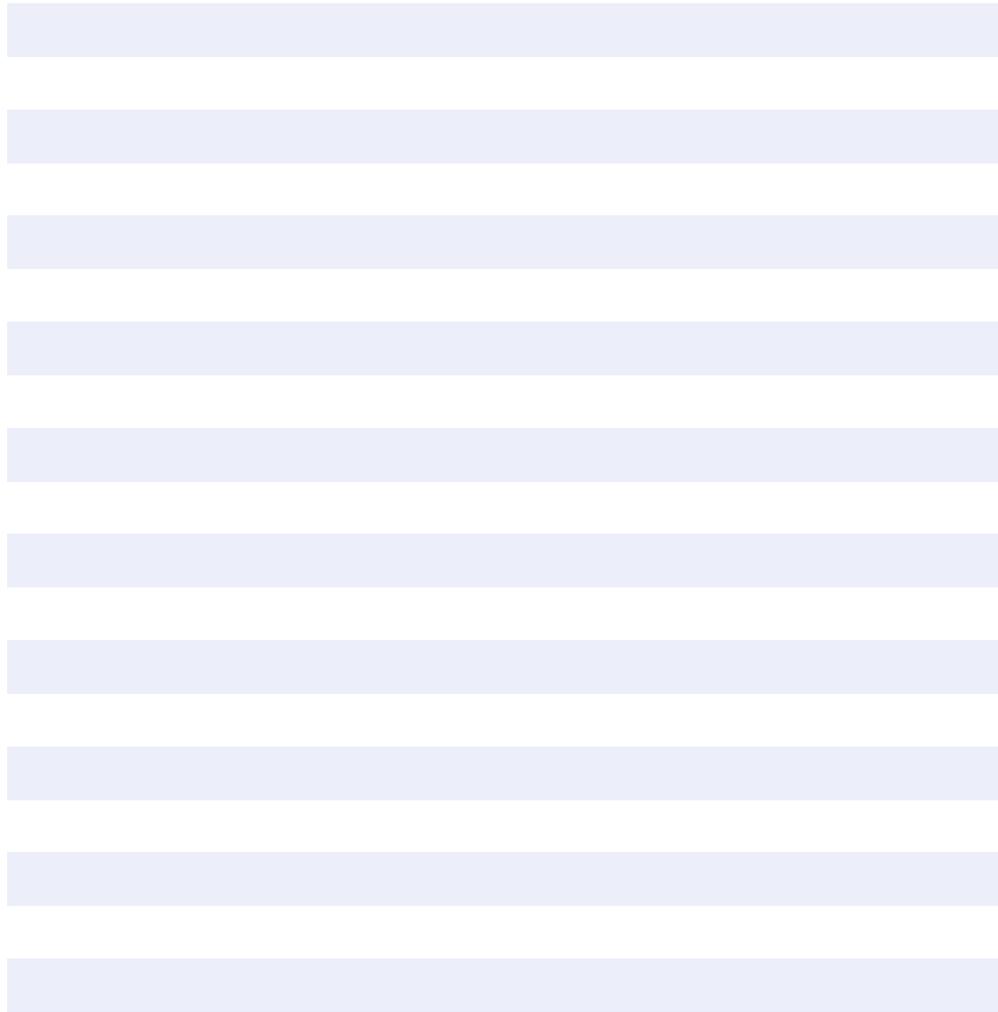
Incorrect information on credit report

Account terms

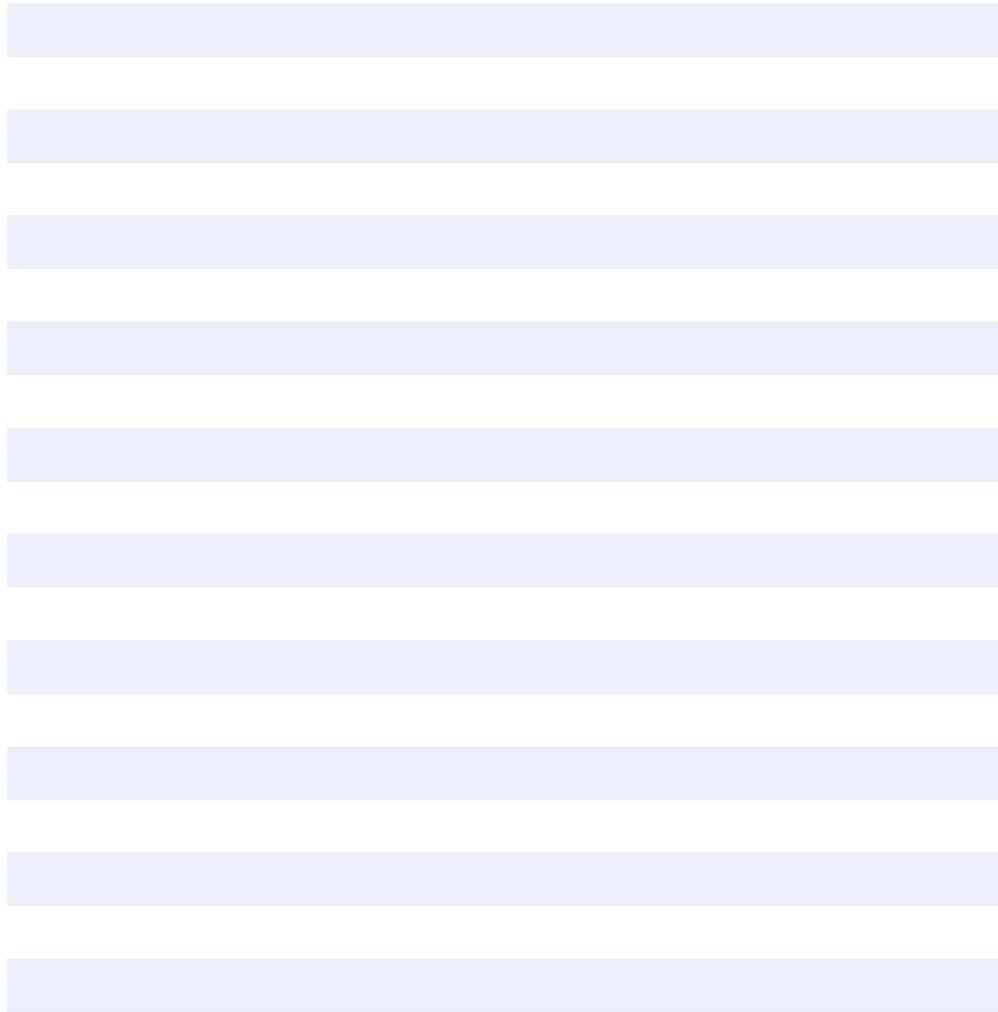
Other

Loan servicing, payments, escrow account

Consumer Complaints



Consumer Complaints



Consumer Complaints

Synchrony Financial	NV	89706		N/A
Wells Fargo & Company	IN	46404	Older American	N/A
Equifax	NY	11230		N/A
JPMorgan Chase & Co.	FL	33449	Servicemember	N/A
Navient Solutions, Inc.	NY	10475		N/A
Bank of America	FL	34653	Older American	N/A
Bank of America	CT	06357		N/A
Synchrony Financial	TN	38060		N/A
Nationstar Mortgage	MI	48239		N/A
Nationstar Mortgage	CA	91331	Servicemember	N/A
Ocwen	TX	78246	Older American	N/A
Wells Fargo & Company	OH	43209		N/A
Resurgent Capital Services L.P.	CA	92404		N/A
Penn Credit Corporation	OH	44146	Servicemember	N/A
Van Ru Credit Corporation	NY	14623		N/A
Citibank	OH	43214		N/A
Citibank	MO	63366		N/A
TD Bank US Holding Company	SC	29681		N/A
TransUnion Intermediate Holdings, Inc.	NY	11230		N/A
Capital One	CA	91214		N/A
Bank of America	VA	24088		N/A

Consumer Complaints

Web	09/19/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with explanation	Yes
Web	09/13/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with monetary relief	Yes
Web	09/19/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with non-monetary relief	Yes
Web	09/19/2013	Closed with monetary relief	Yes
Web	09/10/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with explanation	Yes
Phone	08/20/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with explanation	Yes
Phone	08/20/2013	Closed with explanation	Yes
Phone	11/21/2013	Closed with explanation	Yes
Phone	11/04/2013	Closed with non-monetary relief	Yes
Web	09/03/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with monetary relief	Yes
Web	09/13/2013	Closed with non-monetary relief	Yes
Web	09/13/2013	Closed with explanation	Yes
Web	08/20/2013	Closed with explanation	Yes

Consumer Complaints

No	534197
No	511637
Yes	520185
Yes	511523
No	511524
No	534204
No	511531
No	534207
No	520213
No	511638
No	497127
No	509975
No	497133
No	534222
No	534230
Yes	511546
Yes	511547
No	511548
No	520186
No	520228
Yes	497147

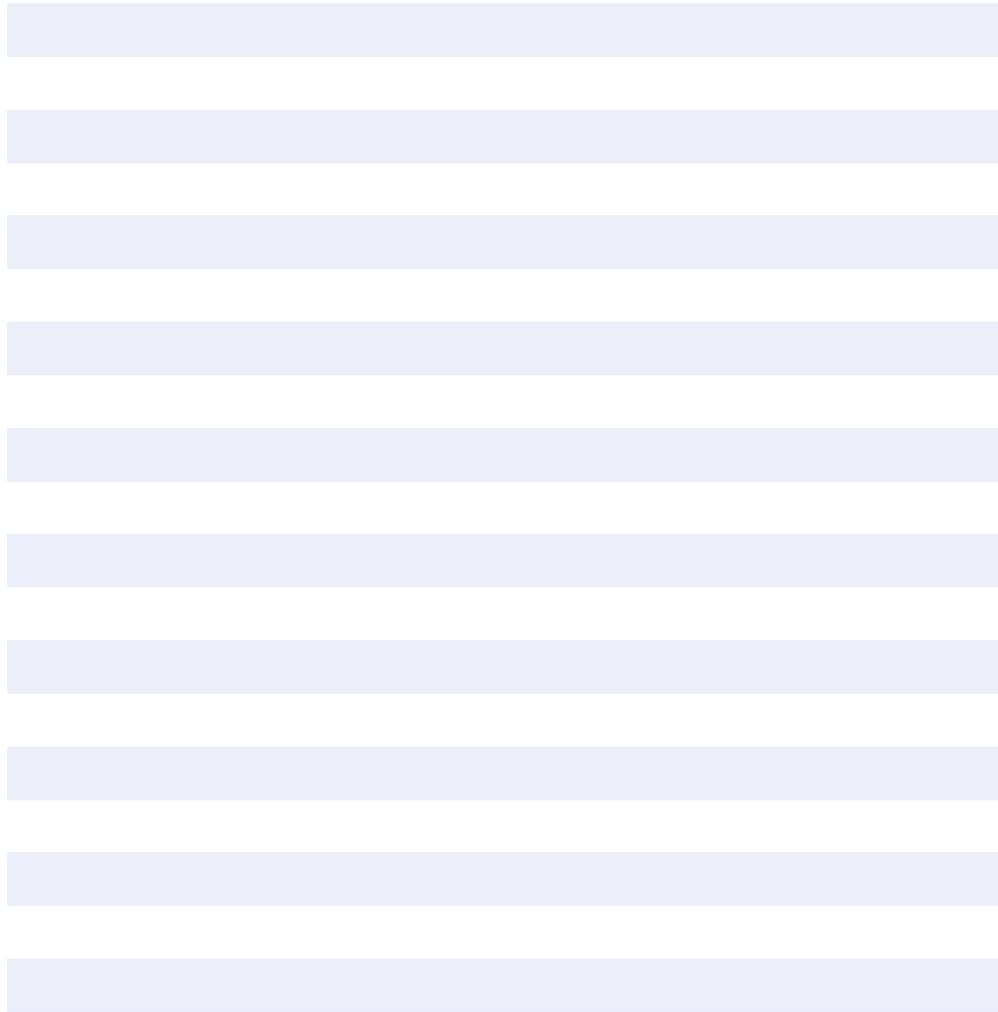
Consumer Complaints

09/01/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/01/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/01/2013	Mortgage	Home equity loan or line of credit
09/19/2013	Mortgage	Other mortgage
09/19/2013	Debt collection	I do not know
09/19/2013	Debt collection	Credit card
09/01/2013	Mortgage	Conventional fixed mortgage
09/19/2013	Mortgage	Other mortgage
09/01/2013	Credit card	
09/19/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/09/2013	Mortgage	Conventional fixed mortgage
09/02/2013	Mortgage	Conventional fixed mortgage
09/09/2013	Bank account or service	Checking account
09/09/2013	Bank account or service	Checking account
09/02/2013	Mortgage	Conventional fixed mortgage
09/19/2013	Credit card	
09/02/2013	Debt collection	Medical
09/02/2013	Bank account or service	Checking account
09/02/2013	Credit card	
09/02/2013	Credit card	
09/02/2013	Mortgage	Conventional fixed mortgage

Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Loan servicing, payments, escrow account	
Loan servicing, payments, escrow account	
Loan modification, collection, foreclosure	
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Cont'd attempts collect debt not owed	Debt was paid
Loan modification, collection, foreclosure	
Loan modification, collection, foreclosure	
Other	
Cont'd attempts collect debt not owed	Debt is not mine
Loan servicing, payments, escrow account	
Credit decision / Underwriting	
Account opening, closing, or management	
Deposits and withdrawals	
Application, originator, mortgage broker	
Other	
False statements or representation	Attempted to collect wrong amount
Deposits and withdrawals	
Late fee	
Late fee	
Application, originator, mortgage broker	

Consumer Complaints



Consumer Complaints



Consumer Complaints

Jon Barry and Associates, Inc.	TX	75115		N/A
Ocwen	MT	59801	Servicemember	N/A
HSBC North America Holdings Inc.	OH	44706		N/A
Bank of America	GA	30253		N/A
Allied Interstate LLC	CA	94043		N/A
Encore Capital Group	NY	10804		N/A
Fifth Third Financial Corporation	OH	43224		N/A
Bank of America	NC	28025		N/A
Discover	SC	29115		N/A
ECMC Group, Inc.	NY	11101		N/A
Bank of America	CA	91311		N/A
Pentagon FCU	AZ	85215		N/A
U.S. Bancorp	CA	94509		N/A
Wells Fargo & Company	FL	34473		N/A
Wells Fargo & Company	TX	78258		N/A
Discover	FL	34997		N/A
KelKris Associates Inc	CA	95630		N/A
E*Trade Bank	AL	35950		N/A
Synchrony Financial	NE	68504		N/A
Barclays PLC	DC	20011		N/A
Third Federal Savings & Loan	OH	44143		N/A

Consumer Complaints

Web	09/01/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with explanation	Yes
Web	10/21/2013	Closed with explanation	Yes
Referral	09/23/2013	Closed with explanation	Yes
Referral	09/20/2013	Closed with non-monetary relief	Yes
Web	09/19/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with explanation	Yes
Referral	09/23/2013	Closed with explanation	Yes
Web	09/05/2013	Closed with non-monetary relief	Yes
Referral	09/19/2013	Closed with explanation	Yes
Web	09/10/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with monetary relief	Yes
Referral	09/10/2013	Closed with explanation	Yes
Referral	09/10/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with monetary relief	Yes
Web	09/19/2013	Closed with explanation	Yes
Web	09/04/2013	Closed with non-monetary relief	Yes
Web	09/03/2013	Closed with explanation	Yes
Web	09/01/2013	Closed with monetary relief	Yes
Web	09/03/2013	Closed with monetary relief	Yes
Web	09/03/2013	Closed with explanation	Yes

Consumer Complaints

No	511555
No	511561
No	511564
No	535175
No	534254
No	534255
No	511574
No	534936
No	509957
No	534261
No	520254
No	512549
No	520277
No	520301
No	512550
No	534275
No	512553
No	512567
No	512559
No	512561
Yes	512564

Consumer Complaints

09/02/2013	Credit card	
09/02/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/09/2013	Credit reporting	
09/19/2013	Debt collection	I do not know
09/02/2013	Debt collection	Non-federal student loan
09/02/2013	Student loan	Non-federal student loan
09/09/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/09/2013	Credit reporting	
09/19/2013	Consumer Loan	Vehicle loan
09/02/2013	Credit reporting	
08/20/2013	Mortgage	Home equity loan or line of credit
09/19/2013	Mortgage	Other mortgage
09/02/2013	Bank account or service	Checking account
09/19/2013	Bank account or service	Checking account
08/20/2013	Bank account or service	Other bank product/service
09/09/2013	Debt collection	Medical
09/19/2013	Consumer Loan	Installment loan
09/02/2013	Credit card	
09/19/2013	Credit card	
08/20/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/02/2013	Consumer Loan	Vehicle loan

Consumer Complaints

Identity theft / Fraud / Embezzlement

Cont'd attempts collect debt not owed

Debt is not mine

Credit reporting company's investigation

Problem with statement of dispute

Disclosure verification of debt

Not given enough info to verify debt

Cont'd attempts collect debt not owed

Debt is not mine

Repaying your loan

Repaying your loan

Communication tactics

Called after sent written cease of comm

Incorrect information on credit report

Public record

Managing the loan or lease

Incorrect information on credit report

Account terms

Loan servicing, payments, escrow account

Loan modification, collection, foreclosure

Deposits and withdrawals

Deposits and withdrawals

Account opening, closing, or management

Disclosure verification of debt

Right to dispute notice not received

Managing the loan or lease

Billing disputes

Transaction issue

Disclosure verification of debt

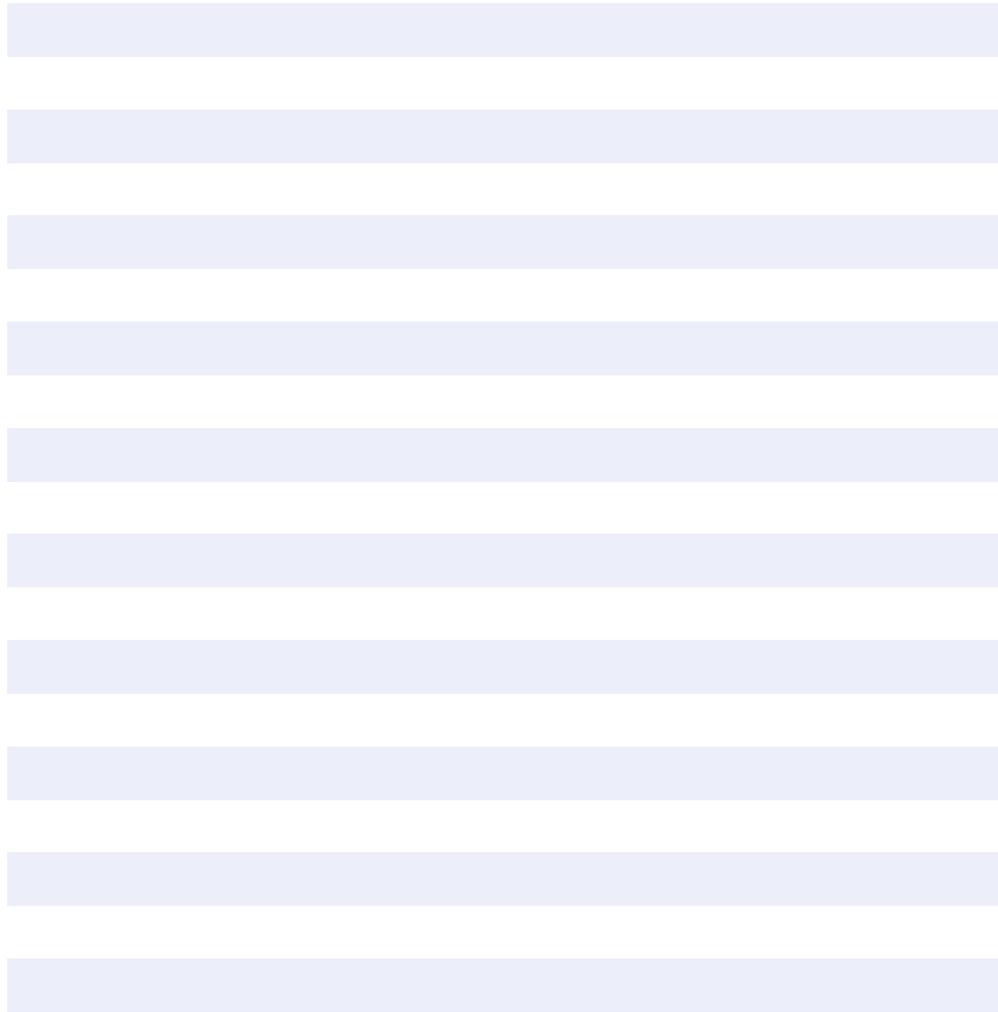
Not disclosed as an attempt to collect

Problems when you are unable to pay

Consumer Complaints



Consumer Complaints



Consumer Complaints

Barclays PLC	FL	33756		N/A
Debt Recovery Solutions, LLC	IN	46409		N/A
Experian	TX	75123		N/A
Allied Interstate LLC	NY	14223		N/A
Allied Collection Service, Inc. (Indiana)	IN	46409		N/A
Navient Solutions, Inc.	TN	37930		N/A
Diversified Adjustment Service, Inc.	PA	15501	Older American	N/A
Equifax	KS	66217		N/A
Santander Consumer USA Holdings Inc	VA	23005		N/A
TransUnion Intermediate Holdings, Inc.	TX	78023		N/A
PNC Bank N.A.	NJ	07034		N/A
Flagstar Bank	OH	44266		N/A
Bank of America	FL	34653		N/A
SunTrust Banks, Inc.	MD	21228		N/A
Bank of the West	CO	80123		N/A
Rash Curtis and Associates	CA	90004		N/A
Bank of America	CA	93277		N/A
Synchrony Financial	WA	99207		N/A
Wells Fargo & Company	NY	11233		N/A
Williams & Fudge, Inc	VA	22314	Servicemember	N/A
BB&T Financial	NC	27127		N/A

Consumer Complaints

Web	09/03/2013	Closed with monetary relief	Yes
Web	09/05/2013	Closed with explanation	Yes
Web	09/13/2013	Closed with non-monetary relief	Yes
Referral	09/19/2013	Closed with non-monetary relief	Yes
Web	09/03/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with explanation	Yes
Web	09/13/2013	Closed with explanation	Yes
Web	09/13/2013	Closed with non-monetary relief	Yes
Web	09/19/2013	Closed with explanation	Yes
Web	09/02/2013	Closed with explanation	Yes
Web	08/22/2013	Closed	Yes
Referral	09/20/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with explanation	Yes
Web	09/20/2013	Closed with monetary relief	Yes
Referral	08/22/2013	Closed with non-monetary relief	Yes
Web	09/10/2013	Closed with explanation	No
Referral	09/20/2013	Closed with non-monetary relief	Yes
Web	09/02/2013	Closed with explanation	Yes
Web	09/19/2013	Closed with explanation	Yes
Web	08/22/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with explanation	Yes

Consumer Complaints

No	512568
Yes	511875
No	519752
No	534296
Yes	511876
No	512573
No	520295
No	520819
Yes	535201
No	512581
Yes	497216
No	534955
No	512597
No	534322
No	497747
Yes	520268
No	534368
No	512605
No	535180
No	497233
Yes	511704

Consumer Complaints

09/09/2013	Credit card	
09/02/2013	Mortgage	FHA mortgage
09/09/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/19/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/02/2013	Mortgage	Conventional fixed mortgage
09/02/2013	Mortgage	Conventional fixed mortgage
09/02/2013	Mortgage	Home equity loan or line of credit
09/02/2013	Debt collection	I do not know
09/19/2013	Debt collection	Medical
09/19/2013	Bank account or service	Checking account
09/02/2013	Mortgage	Conventional fixed mortgage
09/02/2013	Mortgage	Conventional fixed mortgage
09/02/2013	Debt collection	Medical
09/02/2013	Credit reporting	
09/19/2013	Mortgage	Conventional fixed mortgage
09/09/2013	Student loan	Non-federal student loan
08/20/2013	Mortgage	Conventional fixed mortgage
09/02/2013	Credit card	
09/02/2013	Bank account or service	Checking account
09/03/2013	Student loan	Non-federal student loan

Consumer Complaints

Other

Application, originator, mortgage broker

Loan servicing, payments, escrow account

Loan modification, collection, foreclosure

Application, originator, mortgage broker

Application, originator, mortgage broker

Loan servicing, payments, escrow account

Cont'd attempts collect debt not owed

Debt is not mine

Disclosure verification of debt

Not given enough info to verify debt

Using a debit or ATM card

Application, originator, mortgage broker

Settlement process and costs

Cont'd attempts collect debt not owed

Debt was paid

Incorrect information on credit report

Personal information

Loan modification, collection, foreclosure

Problems when you are unable to pay

Problems when you are unable to pay

Loan modification, collection, foreclosure

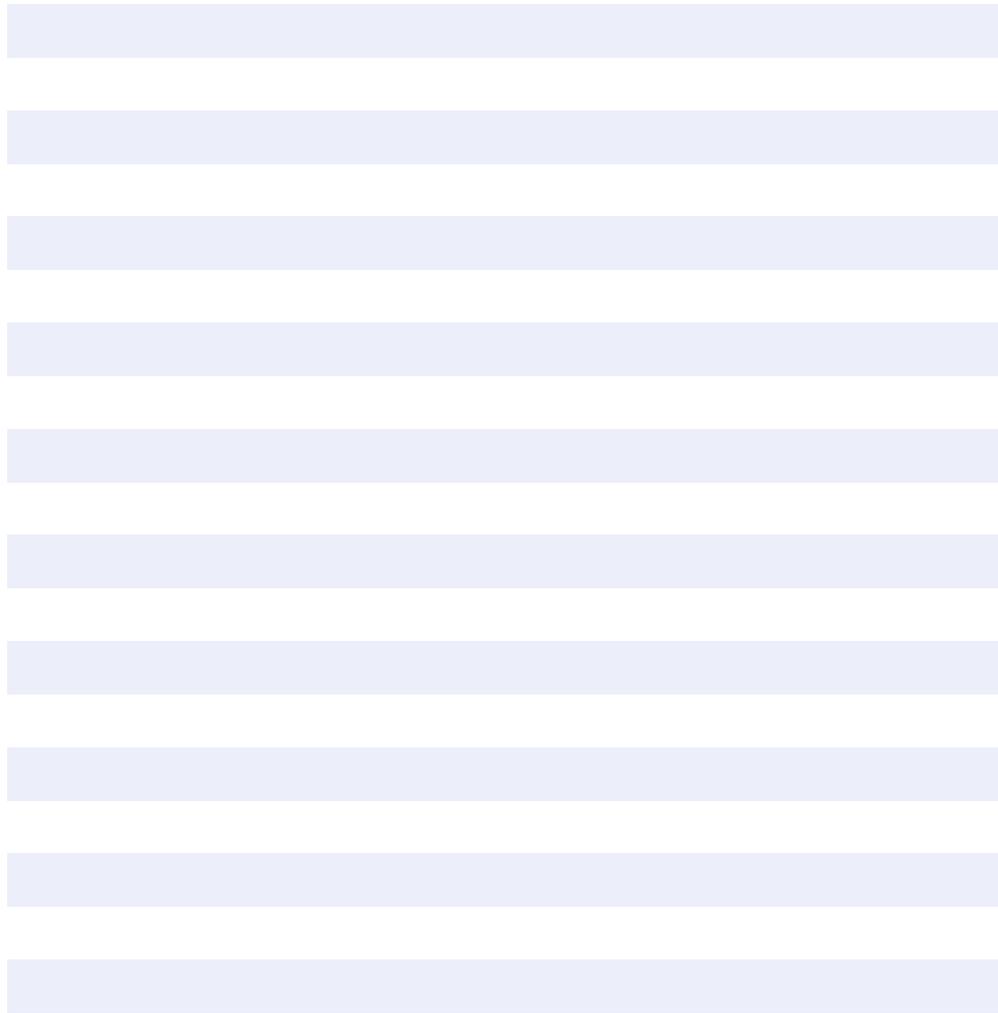
Transaction issue

Making/receiving payments, sending money

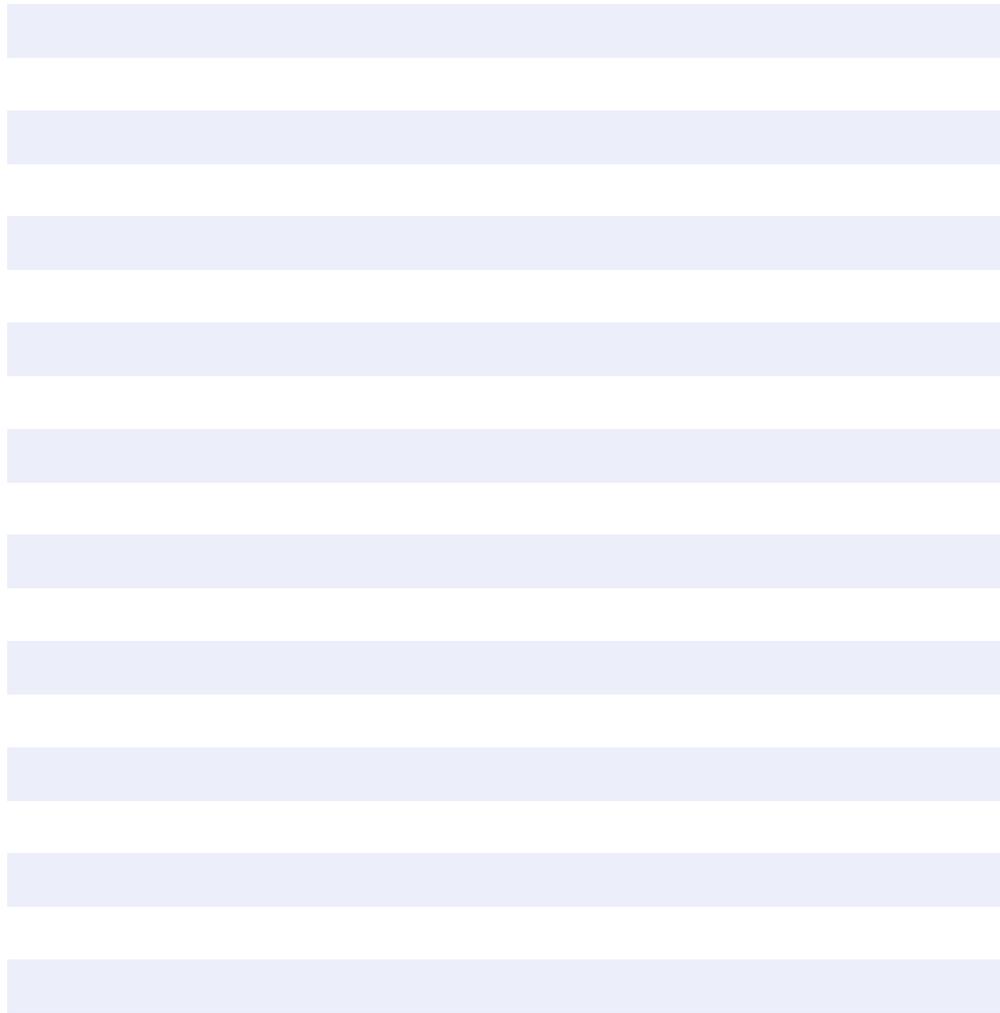
Problems when you are unable to pay

Problems when you are unable to pay

Consumer Complaints



Consumer Complaints



Consumer Complaints

Citibank	MN	56072	Older American, Servicemember	N/A
Bank of America	FL	33635		N/A
Bank of America	NY	10116		N/A
Bank of America	FL	33414	Servicemember	N/A
Bank of America	TX	77530		N/A
Wells Fargo & Company	NM	87110		N/A
JPMorgan Chase & Co.	TX	75006	Older American	N/A
Encore Capital Group	TX	77532		N/A
Credit Financial Services, Inc	NC	28459		N/A
JPMorgan Chase & Co.	FL	32424		N/A
Bank of America	CA	91359		N/A
Wells Fargo & Company	HI	96826		N/A
CCS Financial Services, Inc.	NV	89031		N/A
Equifax	CA	92780		N/A
Bank of America	KY	40409	Older American	N/A
AES/PHEAA	PA	16505		N/A
Nationstar Mortgage	MA	02723		N/A
JPMorgan Chase & Co.	MA	01604		N/A
JPMorgan Chase & Co.	MA	01604		N/A
Navient Solutions, Inc.	SC	29585		N/A

Consumer Complaints

Phone	09/10/2013	Closed with monetary relief	Yes
Web	09/03/2013	Closed with explanation	Yes
Phone	09/10/2013	Closed with explanation	Yes
Referral	09/19/2013	Closed with non-monetary relief	Yes
Web	09/03/2013	Closed with explanation	Yes
Web	09/13/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with monetary relief	Yes
Web	09/02/2013	Closed with explanation	Yes
Web	09/19/2013	Closed with explanation	Yes
Referral	09/20/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with explanation	Yes
Web	09/02/2013	Closed with non-monetary relief	Yes
Web	09/02/2013	Closed with non-monetary relief	Yes
Web	09/20/2013	Closed with non-monetary relief	Yes
Web	09/10/2013	Closed with explanation	Yes
Web	08/20/2013	Closed with explanation	Yes
Web	09/02/2013	Closed with explanation	Yes
Web	09/05/2013	Closed with monetary relief	Yes
Web	09/03/2013	Closed with explanation	Yes

Consumer Complaints

No	520331
No	512041
Yes	520335
No	534341
No	512626
No	512627
No	511668
No	511804
Yes	534355
No	534356
No	512633
No	512636
No	512492
Yes	511839
No	534365
Yes	520358
Yes	496581
Yes	512644
Yes	512645
No	512647

Consumer Complaints

09/19/2013	Credit reporting	
09/03/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/09/2013	Mortgage	Other mortgage
09/03/2013	Mortgage	Conventional fixed mortgage
09/03/2013	Mortgage	Conventional fixed mortgage
09/19/2013	Credit reporting	
09/03/2013	Student loan	Non-federal student loan
09/03/2013	Credit reporting	
09/03/2013	Mortgage	Conventional fixed mortgage
09/03/2013	Mortgage	Conventional fixed mortgage
09/19/2013	Credit card	
09/19/2013	Credit reporting	
09/03/2013	Mortgage	Other mortgage
09/03/2013	Mortgage	Other mortgage
08/20/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/20/2013	Bank account or service	Other bank product/service
09/19/2013	Mortgage	Other mortgage
09/03/2013	Mortgage	Other mortgage
08/20/2013	Debt collection	I do not know
09/03/2013	Credit card	
09/03/2013	Bank account or service	Other bank product/service
08/20/2013	Mortgage	Conventional adjustable mortgage (ARM)

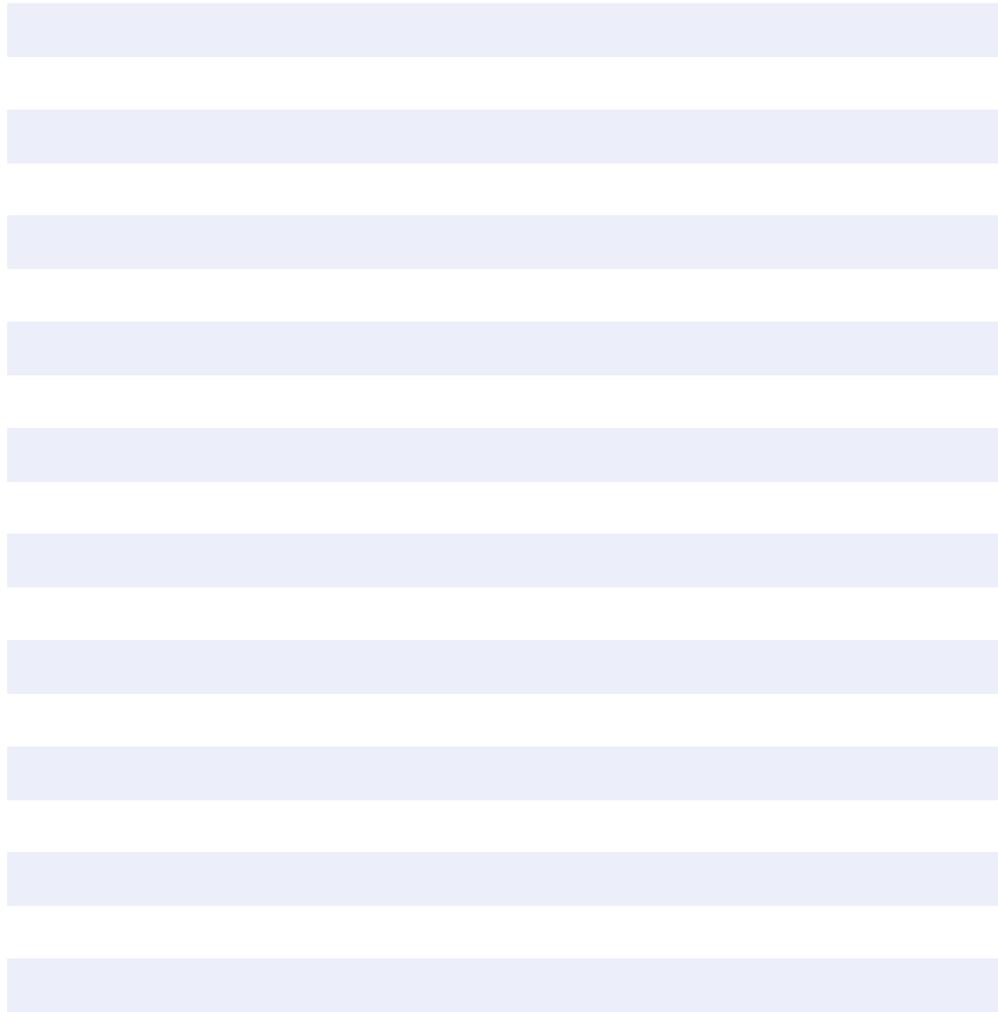
Consumer Complaints

Unable to get credit report/credit score	Problem getting my free annual report
Loan servicing, payments, escrow account	
Loan modification,collection,foreclosure	
Loan servicing, payments, escrow account	
Loan modification,collection,foreclosure	
Incorrect information on credit report	Information is not mine
Repaying your loan	Repaying your loan
Incorrect information on credit report	Information is not mine
Loan modification,collection,foreclosure	
Credit decision / Underwriting	
Other	
Incorrect information on credit report	Information is not mine
Loan modification,collection,foreclosure	
Loan modification,collection,foreclosure	
Loan modification,collection,foreclosure	
Account opening, closing, or management	
Loan modification,collection,foreclosure	
Loan modification,collection,foreclosure	
Cont'd attempts collect debt not owed	Debt is not mine
Billing disputes	
Making/receiving payments, sending money	
Loan modification,collection,foreclosure	

Consumer Complaints



Consumer Complaints



Consumer Complaints

Equifax	VA	20176		N/A
SunTrust Banks, Inc.	CO	81632		N/A
JPMorgan Chase & Co.	CA	95757		N/A
PHH Mortgage	MI	49445	Servicemember	N/A
Wells Fargo & Company	CA	92626		N/A
Experian	IN	46750		N/A
Navient Solutions, Inc.	MI	48220		N/A
Experian	CA	95422		N/A
JPMorgan Chase & Co.	CA	92128		N/A
BMO Harris	IL	60521		N/A
JPMorgan Chase & Co.	VA	20152		N/A
Experian	FL	34950		N/A
Bayview Loan Servicing, LLC	CA	93727		N/A
Wells Fargo & Company	AZ	85306		N/A
JPMorgan Chase & Co.	MN	55119		N/A
Comerica	NY	11378		N/A
Nationstar Mortgage	CA	91791		N/A
HSBC North America Holdings Inc.	CA	91977		N/A
Encore Capital Group	VA	23112		N/A
Citibank	MD	20817		N/A
The Western Union Company	TX	76131		N/A
Residential Credit Solutions	MD	21222		N/A

Consumer Complaints

Referral	10/07/2013	Closed with non-monetary relief	Yes
Web	09/03/2013	Closed with monetary relief	Yes
Referral	09/10/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with non-monetary relief	Yes
Referral	09/30/2013	Closed with non-monetary relief	Yes
Web	09/03/2013	Closed with monetary relief	Yes
Web	09/02/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with explanation	Yes
Web	09/19/2013	Closed with explanation	Yes
Referral	10/15/2013	Closed with non-monetary relief	Yes
Referral	09/05/2013	Closed with explanation	Yes
Referral	09/05/2013	Closed with explanation	Yes
Web	08/21/2013	Closed with explanation	Yes
Referral	08/22/2013	Closed with explanation	Yes
Web	09/20/2013	Closed with explanation	Yes
Referral	09/04/2013	Closed with explanation	Yes
Postal mail	08/20/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with monetary relief	Yes
Web	09/04/2013	Closed with explanation	Yes
Phone	08/22/2013	Closed with explanation	Yes

Consumer Complaints

Yes	534407
No	512650
Yes	519426
No	511821
No	511879
No	534379
No	512660
Yes	512663
No	512668
No	512669
Yes	535240
No	534397
Yes	512524
Yes	512709
No	497302
No	498103
Yes	534409
Yes	512694
Yes	496624
No	512689
No	511718
Yes	497823

Consumer Complaints

08/20/2013	Credit card	
09/03/2013	Consumer Loan	Vehicle loan
09/09/2013	Mortgage	Other mortgage
09/03/2013	Credit reporting	
08/20/2013	Mortgage	Home equity loan or line of credit
09/03/2013	Mortgage	Other mortgage
09/03/2013	Bank account or service	Checking account
09/09/2013	Bank account or service	Checking account
09/19/2013	Mortgage	Other mortgage
09/19/2013	Bank account or service	Other bank product/service
09/09/2013	Bank account or service	Checking account
09/03/2013	Credit reporting	
09/09/2013	Mortgage	Other mortgage
09/03/2013	Bank account or service	Checking account
09/03/2013	Bank account or service	Checking account
09/09/2013	Bank account or service	Checking account
09/19/2013	Bank account or service	(CD) Certificate of deposit
08/20/2013	Mortgage	FHA mortgage
09/19/2013	Debt collection	Credit card
09/03/2013	Credit reporting	

Consumer Complaints

Credit determination

Problems when you are unable to pay

Loan modification, collection, foreclosure

Incorrect information on credit report

Personal information

Loan servicing, payments, escrow account

Loan modification, collection, foreclosure

Account opening, closing, or management

Account opening, closing, or management

Loan servicing, payments, escrow account

Account opening, closing, or management

Using a debit or ATM card

Incorrect information on credit report

Account status

Loan modification, collection, foreclosure

Problems caused by my funds being low

Problems caused by my funds being low

Account opening, closing, or management

Account opening, closing, or management

Loan modification, collection, foreclosure

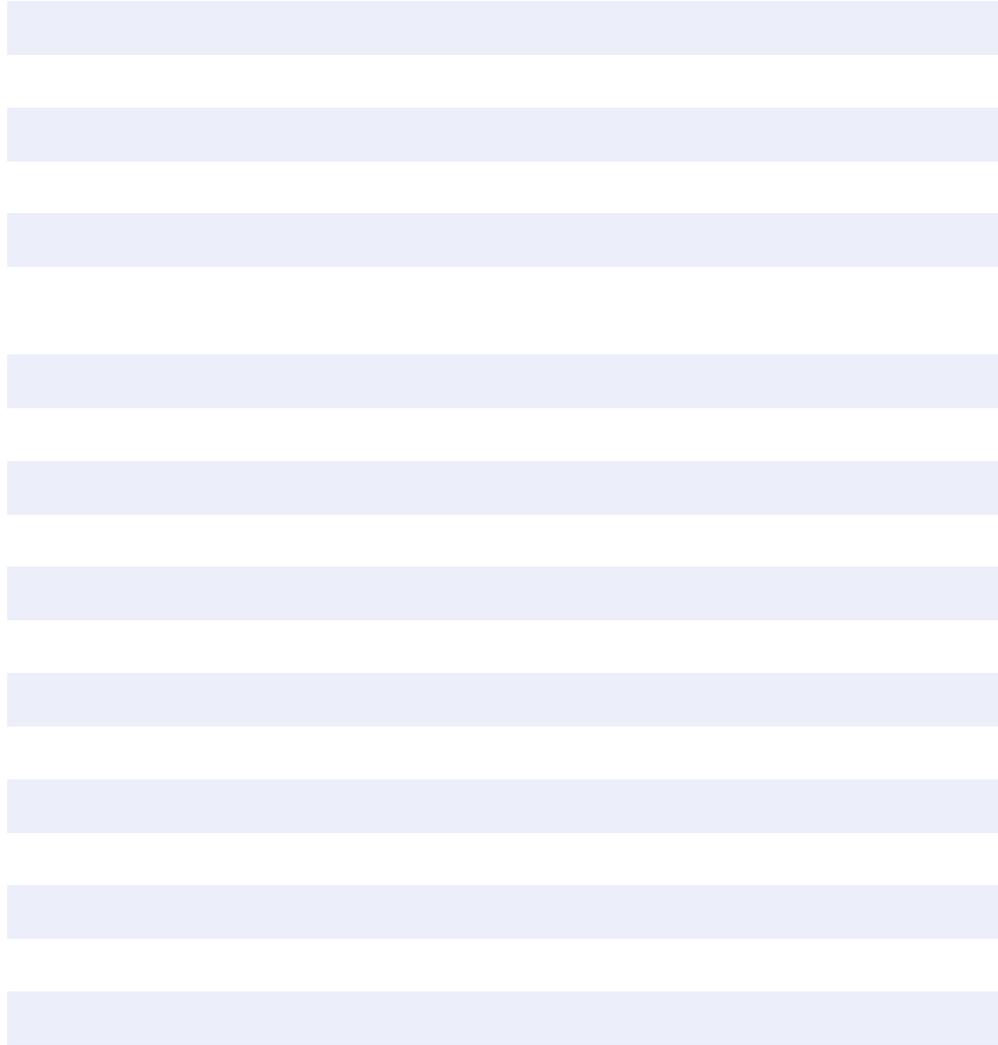
Communication tactics

Frequent or repeated calls

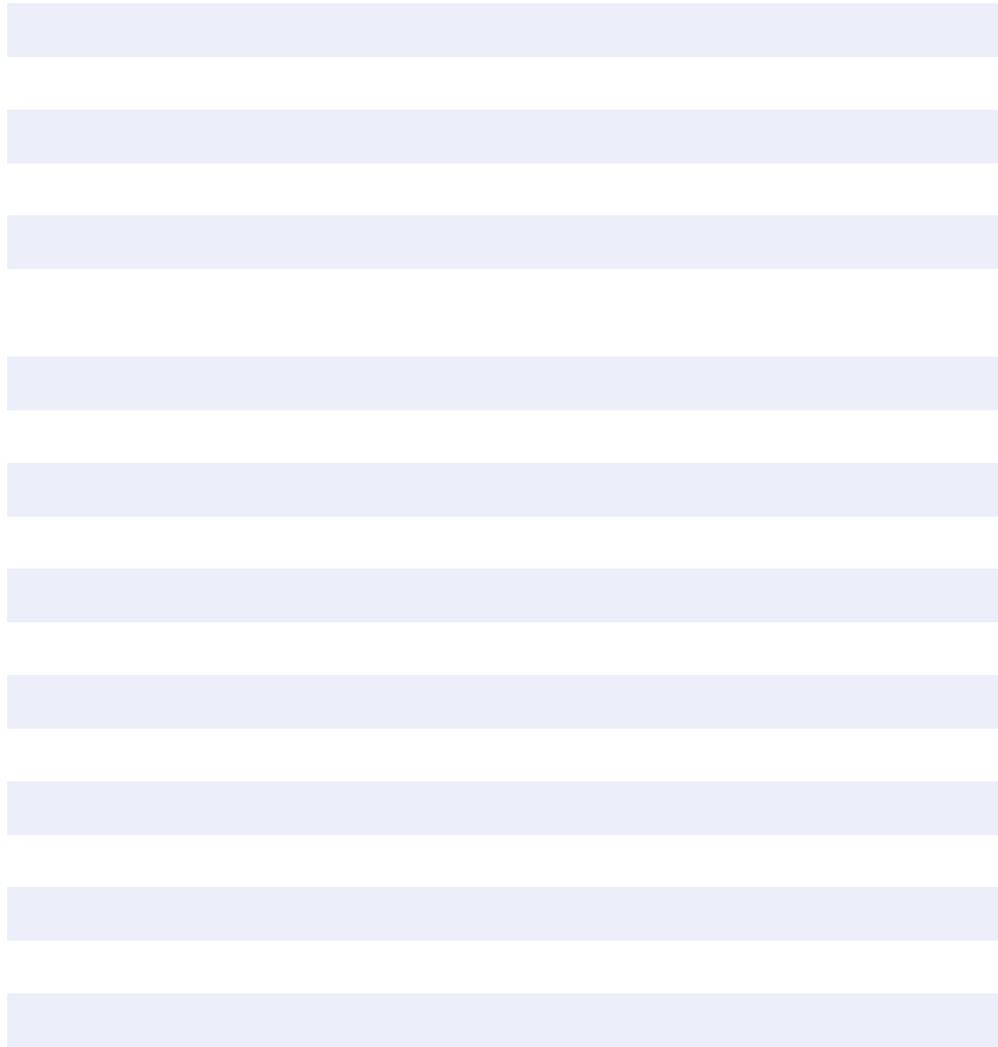
Unable to get credit report/credit score

Problem getting report or credit score

Consumer Complaints



Consumer Complaints



Consumer Complaints

Wells Fargo & Company	MD	20814		N/A
Navy FCU				N/A
Wells Fargo & Company	CA	92376		N/A
Equifax	FL	33029		N/A
Bank of America	WI	53015	Older American	N/A
JPMorgan Chase & Co.	FL	32327		N/A
Bank of America	CO	80911	Older American, Servicemember	N/A
PNC Bank N.A.	MI	49046		N/A
Ocwen	OH	44149		N/A
Synchrony Financial	IN	47119	Older American	N/A
Wells Fargo & Company	CA	93033		N/A
TransUnion Intermediate Holdings, Inc.	SC	29928	Servicemember	N/A
Bank of America	FL	33486		N/A
Santander Bank US	NJ	07111		N/A
JPMorgan Chase & Co.	GA	31404		N/A
Amex	KY	40601		N/A
First National Bank of Omaha	TX	75670		N/A
Bank of America	MO	60475		N/A
CIR, Law Offices	CA	93291		N/A
Equifax	IN	46032		N/A

Consumer Complaints

Web	08/20/2013	Closed with explanation	Yes
Referral	09/09/2013	Closed with explanation	Yes
Referral	09/10/2013	Closed with explanation	Yes
Referral	09/04/2013	Closed with non-monetary relief	Yes
Web	08/21/2013	Closed with explanation	Yes
Referral	09/05/2013	Closed with explanation	Yes
Fax	09/06/2013	Closed with explanation	Yes
Web	09/10/2013	Closed with explanation	Yes
Referral	09/23/2013	Closed with explanation	Yes
Web	09/20/2013	Closed with non-monetary relief	Yes
Phone	09/10/2013	Closed with explanation	Yes
Fax	09/11/2013	Closed with explanation	Yes
Referral	09/11/2013	Closed with non-monetary relief	Yes
Phone	09/05/2013	Closed	Yes
Phone	09/05/2013	Closed with explanation	Yes
Referral	09/10/2013	Closed with monetary relief	Yes
Referral	09/23/2013	Closed with explanation	Yes
Web	08/21/2013	Closed with explanation	Yes
Phone	09/20/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with non-monetary relief	Yes

Consumer Complaints

No	497335
No	512588
No	520468
No	512733
No	497340
No	512890
No	512719
No	520439
No	535499
No	534469
No	520445
Yes	512727
No	520643
No	512748
No	512755
No	520452
No	535501
No	497378
No	534515
No	512788

Consumer Complaints

09/19/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/09/2013	Mortgage	Conventional fixed mortgage
09/09/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/09/2013	Credit card	
08/20/2013	Mortgage	Other mortgage
09/19/2013	Credit card	
09/09/2013	Credit card	
08/20/2013	Bank account or service	Checking account
09/19/2013	Credit reporting	
08/26/2013	Credit card	
09/03/2013	Mortgage	FHA mortgage
09/03/2013	Credit reporting	
08/26/2013	Mortgage	Other mortgage
08/26/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/20/2013	Bank account or service	Savings account
09/09/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/03/2013	Consumer Loan	Vehicle loan
09/19/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/09/2013	Bank account or service	Checking account
08/26/2013	Mortgage	Conventional fixed mortgage
09/09/2013	Credit reporting	
09/03/2013	Credit reporting	

Consumer Complaints

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Cont'd attempts collect debt not owed Debt is not mine

Other fee

Loan modification, collection, foreclosure

Identity theft / Fraud / Embezzlement

Billing disputes

Account opening, closing, or management

Incorrect information on credit report Information is not mine

Other fee

Loan modification, collection, foreclosure

Incorrect information on credit report Account terms

Loan modification, collection, foreclosure

Cont'd attempts collect debt not owed Debt was paid

Deposits and withdrawals

Cont'd attempts collect debt not owed Debt is not mine

Managing the loan or lease

Disclosure verification of debt Not given enough info to verify debt

Account opening, closing, or management

Application, originator, mortgage broker

Incorrect information on credit report Information is not mine

Incorrect information on credit report Reinserted previously deleted info

Consumer Complaints



Consumer Complaints



Consumer Complaints

Nationstar Mortgage	CA	95135		N/A
Bank of America	MA	01833		N/A
EOS Holdings, Inc.	CA	94503		N/A
Citibank	MN	55110	Servicemember	N/A
Bank of America	MD	20705		N/A
Citibank	VA	23111		N/A
Citibank				N/A
Wells Fargo & Company	GA	30515	Servicemember	N/A
Experian	CT	06112		N/A
Capital One	TN	38116		N/A
Nationstar Mortgage	SC	29730		N/A
TransUnion Intermediate Holdings, Inc.	PA	19124		N/A
Ocwen	FL	33496		N/A
Virtuoso Sourcing Group, LLC.	IN	46350		N/A
Citizens Financial Group, Inc.	MA	02130	Older American	N/A
The CBE Group, Inc.	TX	77859	Older American	N/A
GM Financial	KS	66083		N/A
Resurgent Capital Services L.P.	SC	29464		N/A
Bank of America	AZ	85206	Older American	N/A
Capital One	MD	20746		N/A
TransUnion Intermediate Holdings, Inc.	IL	60445		N/A
Equifax	CA	91915		N/A

Consumer Complaints

Web	09/20/2013	Closed with explanation	Yes
Web	09/10/2013	Closed with explanation	Yes
Phone	09/10/2013	Closed with explanation	Yes
Phone	10/02/2013	Closed with monetary relief	Yes
Postal mail	08/21/2013	Closed with explanation	Yes
Web	09/19/2013	Closed with explanation	Yes
Phone	09/10/2013	Closed with explanation	Yes
Phone	08/21/2013	Closed with explanation	Yes
Postal mail	09/23/2013	Closed with non-monetary relief	Yes
Web	08/25/2013	Closed with explanation	Yes
Phone	09/04/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with non-monetary relief	Yes
Web	08/27/2013	Closed with explanation	Yes
Web	08/25/2013	Closed with explanation	Yes
Phone	08/22/2013	Closed with explanation	Yes
Phone	09/10/2013	Closed with non-monetary relief	Yes
Referral	09/03/2013	Closed with explanation	Yes
Referral	09/20/2013	Closed with explanation	Yes
Phone	09/10/2013	Closed with explanation	Yes
Web	08/26/2013	Closed with non-monetary relief	Yes
Postal mail	09/10/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with non-monetary relief	Yes

Consumer Complaints

Yes	534518
No	519422
No	520502
No	520392
Yes	497395
No	534531
Yes	520522
No	497399
No	535145
No	508141
No	512828
No	512829
Yes	503824
No	503825
No	497412
No	520537
Yes	512850
No	534574
No	520556
No	503833
No	519171
No	512856

Consumer Complaints

08/20/2013	Credit reporting	
08/20/2013	Credit reporting	
08/20/2013	Mortgage	Other mortgage
08/26/2013	Mortgage	Other mortgage
09/03/2013	Bank account or service	Other bank product/service
09/19/2013	Mortgage	FHA mortgage
08/26/2013	Credit reporting	
08/26/2013	Mortgage	Other mortgage
08/20/2013	Credit reporting	
09/03/2013	Credit reporting	
08/26/2013	Credit reporting	
09/09/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/09/2013	Credit card	
09/09/2013	Bank account or service	Checking account
08/26/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/09/2013	Credit reporting	
08/20/2013	Bank account or service	Checking account
09/19/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/19/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/03/2013	Debt collection	Credit card
09/09/2013	Debt collection	Other (i.e. phone, health club, etc.)

Consumer Complaints

Credit reporting company's investigation	Investigation took too long
Unable to get credit report/credit score	Problem getting report or credit score
Loan modification,collection,foreclosure	
Loan modification,collection,foreclosure	
Deposits and withdrawals	
Loan modification,collection,foreclosure	
Incorrect information on credit report	Account status
Loan modification,collection,foreclosure	
Credit reporting company's investigation	No notice of investigation status/result
Incorrect information on credit report	Account status
Incorrect information on credit report	Account status
Communication tactics	Threatened to take legal action
Other	
Deposits and withdrawals	
False statements or representation	Attempted to collect wrong amount
Incorrect information on credit report	Account status
Using a debit or ATM card	
Cont'd attempts collect debt not owed	Debt was paid
Cont'd attempts collect debt not owed	Debt was paid
Disclosure verification of debt	Not given enough info to verify debt
Cont'd attempts collect debt not owed	Debt is not mine

Consumer Complaints



Consumer Complaints



Consumer Complaints

Equifax	FL	33966	N/A
Experian	ID	83712	N/A
Citibank	PR	00739	N/A
Citibank	MI	48006	N/A
PayPal Holdings, Inc.	NY	10306	N/A
Nationstar Mortgage	SC	29229	N/A
Experian	OH	43213	N/A
Wells Fargo & Company	FL	33413	N/A
Experian	CO	80219	N/A
Experian	CA	91915	N/A
Experian	PA	15438	N/A
P&B Capital Group, LLC	CA	95062	N/A
Bank of America	MN	55950	N/A
TD Bank US Holding Company	NC	28562	N/A
Cavalry Investments, LLC	TX	75052	N/A
Equifax	TX	76244	N/A
SunTrust Banks, Inc.	GA	30067	N/A
Allied Interstate LLC	CA	90043	N/A
JPMorgan Chase & Co.	CA	90043	N/A
Encore Capital Group	IL	61938	N/A
Diversified Adjustment Service, Inc.	KY	40291	N/A

Consumer Complaints

Web	08/20/2013	Closed with non-monetary relief	Yes
Web	08/20/2013	Closed with explanation	Yes
Referral	08/28/2013	Closed with explanation	Yes
Referral	08/26/2013	Closed with explanation	Yes
Web	10/07/2013	Closed with explanation	Yes
Web	09/20/2013	Closed with explanation	Yes
Web	08/26/2013	Closed with non-monetary relief	Yes
Web	08/29/2013	Closed with explanation	Yes
Web	08/20/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with explanation	Yes
Web	08/26/2013	Closed with explanation	Yes
Web	09/14/2013	Closed with explanation	Yes
Web	09/14/2013	Closed with explanation	Yes
Phone	09/10/2013	Closed with explanation	Yes
Postal mail	08/28/2013	Closed with non-monetary relief	Yes
Postal mail	11/07/2013	Closed with explanation	Yes
Web	08/22/2013	Closed with explanation	Yes
Referral	09/19/2013	Closed with non-monetary relief	Yes
Postal mail	09/20/2013	Closed with explanation	Yes
Web	09/06/2013	Closed with explanation	Yes
Phone	09/17/2013	Closed with explanation	Yes

Consumer Complaints

No	496661
No	497362
No	498107
No	503895
No	512861
No	534590
Yes	503846
Yes	503852
No	497441
No	512858
No	503866
No	520596
No	520602
No	520606
No	503438
No	520483
Yes	497482
No	534627
No	534628
Yes	512495
No	520617

Consumer Complaints

09/19/2013	Mortgage	FHA mortgage
09/03/2013	Mortgage	Other mortgage
08/26/2013	Credit reporting	
09/03/2013	Credit card	
08/20/2013	Consumer Loan	Vehicle loan
09/19/2013	Debt collection	Non-federal student loan
09/19/2013	Consumer Loan	Vehicle lease
08/26/2013	Mortgage	Conventional fixed mortgage
08/20/2013	Mortgage	VA mortgage
08/26/2013	Bank account or service	Other bank product/service
08/20/2013	Mortgage	Conventional fixed mortgage
08/26/2013	Credit card	
09/09/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/08/2013	Credit card	
09/09/2013	Mortgage	Conventional fixed mortgage
08/26/2013	Mortgage	Other mortgage
09/19/2013	Credit card	
09/09/2013	Mortgage	Conventional fixed mortgage
09/19/2013	Mortgage	Other mortgage
09/19/2013	Credit reporting	
09/09/2013	Credit reporting	

Consumer Complaints

Application, originator, mortgage broker

Loan modification, collection, foreclosure

Incorrect information on credit report

Account status

Late fee

Problems when you are unable to pay

Cont'd attempts collect debt not owed

Debt was paid

Managing the loan or lease

Loan servicing, payments, escrow account

Loan servicing, payments, escrow account

Account opening, closing, or management

Loan modification, collection, foreclosure

Customer service / Customer relations

Cont'd attempts collect debt not owed

Debt is not mine

Rewards

Loan servicing, payments, escrow account

Loan modification, collection, foreclosure

Identity theft / Fraud / Embezzlement

Loan servicing, payments, escrow account

Other

Incorrect information on credit report

Account status

Incorrect information on credit report

Account status

Consumer Complaints



Consumer Complaints



Consumer Complaints

Nationstar Mortgage	GA	30606		N/A
Bank of America	FL	33756	Older American	N/A
TransUnion Intermediate Holdings, Inc.	TX	78023		N/A
Citibank	PA	15032		N/A
Santander Consumer USA Holdings Inc	AZ	85210		N/A
AES/PHEAA	MA	02180		N/A
Ally Financial Inc.	CA	95630		N/A
Ocwen	TX	77388		N/A
Bank of America	MD	21801		N/A
State Farm Bank	TX	76115		N/A
Bank of America	SC	29609		N/A
Citibank	CA	95818	Older American	N/A
McCarthy, Burgess & Wolff, Inc.	TX	76031		N/A
Amex	NY	11746		N/A
Ocwen	NY	11101		N/A
JPMorgan Chase & Co.	NY	10920	Older American	N/A
Amex	CT	06371		N/A
HSBC North America Holdings Inc.	NY	14617		N/A
Bank of America	FL	34746		N/A
Equifax	FL	32814		N/A
Experian	TX	76244		N/A

Consumer Complaints

Web	09/20/2013	Closed with explanation	Yes
Referral	09/04/2013	Closed with explanation	Yes
Web	08/26/2013	Closed with non-monetary relief	Yes
Web	09/03/2013	Closed with monetary relief	Yes
Web	08/22/2013	Closed with explanation	Yes
Web	09/23/2013	Closed with explanation	Yes
Web	09/20/2013	Closed with explanation	Yes
Web	08/28/2013	Closed	Yes
Web	08/22/2013	Closed with explanation	Yes
Postal mail	08/28/2013	Closed with explanation	Yes
Web	08/21/2013	Closed with explanation	Yes
Web	08/26/2013	Closed with explanation	Yes
Phone	09/10/2013	Closed with explanation	Yes
Web	10/09/2013	Closed with explanation	Yes
Web	09/10/2013	Closed with explanation	Yes
Fax	08/28/2013	Closed with non-monetary relief	Yes
Referral	09/20/2013	Closed with explanation	Yes
Web	09/10/2013	Closed with explanation	Yes
Referral	09/20/2013	Closed with explanation	Yes
Web	09/19/2013	Closed with explanation	Yes
Postal mail	11/13/2013	Closed with explanation	Yes

Consumer Complaints

Yes	534631
No	512940
No	503880
No	514893
No	497493
No	534647
No	534672
Yes	501718
No	497505
No	503425
No	497515
No	503931
No	519469
No	555344
Yes	520658
Yes	501448
No	534724
No	520681
Yes	535554
Yes	533739
No	520494

Consumer Complaints

09/09/2013	Credit reporting	
08/20/2013	Credit card	
09/09/2013	Debt collection	Credit card
08/26/2013	Bank account or service	Other bank product/service
09/19/2013	Debt collection	Credit card
08/20/2013	Mortgage	Other mortgage
08/26/2013	Bank account or service	Checking account
09/19/2013	Debt collection	Federal student loan
08/26/2013	Credit reporting	
08/20/2013	Mortgage	Conventional fixed mortgage
08/20/2013	Debt collection	I do not know
09/03/2013	Mortgage	Conventional fixed mortgage
09/03/2013	Mortgage	FHA mortgage
09/19/2013	Credit card	
08/20/2013	Mortgage	Conventional fixed mortgage
09/09/2013	Bank account or service	Checking account
09/03/2013	Mortgage	Other mortgage
09/19/2013	Student loan	Non-federal student loan
09/03/2013	Mortgage	Other mortgage
09/03/2013	Mortgage	Other mortgage
08/26/2013	Mortgage	Conventional fixed mortgage

Consumer Complaints

Incorrect information on credit report	Account status
Forbearance / Workout plans	
Disclosure verification of debt	Not given enough info to verify debt
Problems caused by my funds being low	
Cont'd attempts collect debt not owed	Debt is not mine
Loan modification, collection, foreclosure	
Deposits and withdrawals	
Communication tactics	Frequent or repeated calls
Incorrect information on credit report	Account status
Loan modification, collection, foreclosure	
Cont'd attempts collect debt not owed	Debt is not mine
Application, originator, mortgage broker	
Loan modification, collection, foreclosure	
Unsolicited issuance of credit card	
Application, originator, mortgage broker	
Account opening, closing, or management	
Loan modification, collection, foreclosure	
Problems when you are unable to pay	Problems when you are unable to pay
Loan modification, collection, foreclosure	
Loan modification, collection, foreclosure	
Loan modification, collection, foreclosure	

Consumer Complaints



Consumer Complaints



Consumer Complaints

Equifax	TX	76244		N/A
JPMorgan Chase & Co.	IL	60608		N/A
Resurgent Capital Services L.P.	TX	77429		N/A
PNC Bank N.A.	KY	41071		N/A
Resurgent Capital Services L.P.	MO	63110		N/A
Bank of America	FL	32966		N/A
JPMorgan Chase & Co.	MI	48015	Older American	N/A
Van Ru Credit Corporation	NE	68028		N/A
Equifax	SC	29588		N/A
Fay Servicing, LLC	FL	33065		N/A
Encore Capital Group	PA	18509		N/A
Citizens Financial Group, Inc.	MA	02150		N/A
Wells Fargo & Company	PA	19015		N/A
Barclays PLC	NC	28273		N/A
Wells Fargo & Company	MD	21042		N/A
PNC Bank N.A.	FL	33444		N/A
JPMorgan Chase & Co.	PA	18015		N/A
JPMorgan Chase & Co.	FL	33141		N/A
Bank of America	CA	95240		N/A
Nationstar Mortgage	AZ	85029		N/A
Bank of America	NJ	08302		N/A

Consumer Complaints

Postal mail	11/13/2013	Closed with explanation	Yes
Web	08/20/2013	Closed with explanation	Yes
Web	09/14/2013	Closed with explanation	Yes
Web	08/27/2013	Closed with explanation	Yes
Web	09/20/2013	Closed with explanation	Yes
Referral	08/22/2013	Closed with explanation	Yes
Web	08/27/2013	Closed with explanation	Yes
Phone	11/04/2013	Closed with non-monetary relief	Yes
Postal mail	09/17/2013	Closed with non-monetary relief	Yes
Web	08/21/2013	Closed with explanation	Yes
Phone	08/21/2013	Closed with explanation	Yes
Web	09/06/2013	Closed with explanation	Yes
Web	09/04/2013	Closed with explanation	Yes
Referral	09/20/2013	Closed with explanation	Yes
Web	08/21/2013	Closed with explanation	Yes
Referral	09/10/2013	Closed	Yes
Referral	09/04/2013	Closed with explanation	Yes
Web	09/20/2013	Closed with explanation	Yes
Referral	09/04/2013	Closed with explanation	Yes
Referral	09/05/2013	Closed with explanation	Yes
Web	08/27/2013	Closed with explanation	Yes

Consumer Complaints

No	520495
Yes	496574
No	520715
No	501235
Yes	534763
No	497575
Yes	504002
No	534765
No	504004
No	496772
No	497586
No	513049
No	513051
No	534789
No	497598
No	520818
No	513057
No	534794
No	513059
Yes	514880
No	504032

Consumer Complaints

09/03/2013	Mortgage	Other mortgage
09/03/2013	Bank account or service	Savings account
09/19/2013	Credit card	
09/09/2013	Credit reporting	
08/26/2013	Bank account or service	Checking account
09/09/2013	Debt collection	Federal student loan
08/20/2013	Credit card	
08/20/2013	Debt collection	I do not know
09/09/2013	Credit reporting	
08/20/2013	Credit card	
09/12/2013	Debt collection	Credit card
09/19/2013	Credit card	
09/09/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/20/2013	Credit card	
08/20/2013	Credit reporting	
09/12/2013	Consumer Loan	Vehicle loan
08/20/2013	Mortgage	Other mortgage
08/20/2013	Mortgage	Home equity loan or line of credit
08/26/2013	Credit card	
08/26/2013	Debt collection	Mortgage

Consumer Complaints

Loan modification, collection, foreclosure

Account opening, closing, or management

Application processing delay

Improper use of my credit report

Report improperly shared by CRC

Deposits and withdrawals

Communication tactics

Frequent or repeated calls

Forbearance / Workout plans

Communication tactics

Frequent or repeated calls

Incorrect information on credit report

Account terms

Forbearance / Workout plans

Communication tactics

Frequent or repeated calls

Other

Cont'd attempts collect debt not owed

Debt is not mine

Other fee

Unable to get credit report/credit score

Problem getting my free annual report

Taking out the loan or lease

Loan modification, collection, foreclosure

Loan servicing, payments, escrow account

Billing disputes

Cont'd attempts collect debt not owed

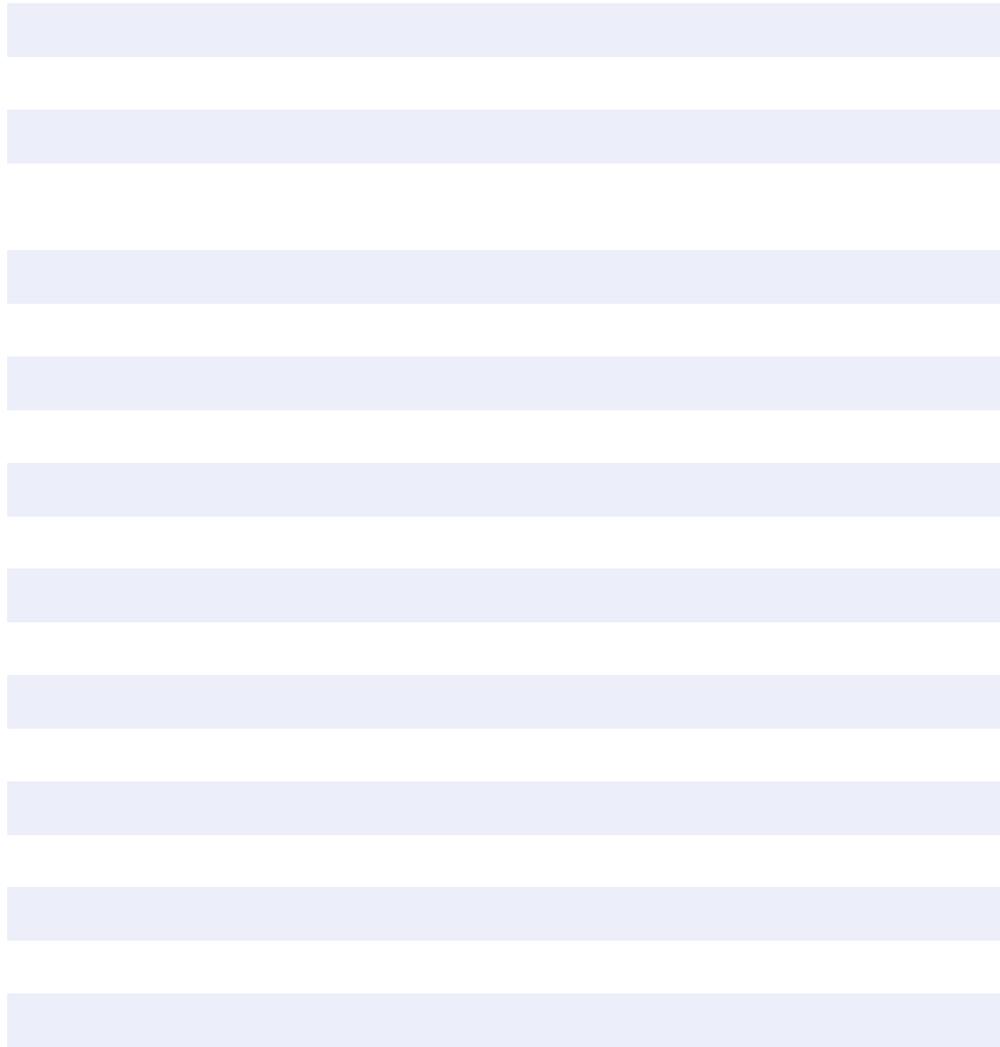
Debt was paid

Consumer Complaints

The table consists of 11 rows, each containing a single redacted horizontal bar. The bars are light blue and span the width of the table's content area. There is no text or data visible within these bars.

[Redacted]

Consumer Complaints



Consumer Complaints

Citibank	FL	32878		N/A
Ally Financial Inc.	TX	77598		N/A
Bank of America	CA	91328		N/A
Equifax	NY	12307		N/A
Santander Bank US	MA	02451	Older American, Servicemember	N/A
National Recoveries, Inc.	CO	81226	Older American	N/A
Capital One	AL	35226		N/A
CNG Financial Corporation	CO	81401		N/A
Equifax	CA	90290	Older American	N/A
Capital One	AL	35226		N/A
Glass Mountain Capital, LLC	NJ	07002		N/A
Bank of America	FL	32839		N/A
HOVG, LLC	CA	94607		N/A
Capital One	NV	89109		N/A
Equifax	CA	92065	Older American	N/A
Capital One	SC	29036		N/A
Specialized Loan Servicing LLC	CA	91377		N/A
Santander Bank US	PA	17961		N/A
Citibank	NJ	08872		N/A
Residential Credit Solutions	GA	30048		N/A

Consumer Complaints

Referral	09/06/2013	Closed with explanation	Yes
Referral	09/06/2013	Closed with explanation	Yes
Referral	09/20/2013	Closed with explanation	Yes
Web	09/14/2013	Closed with non-monetary relief	Yes
Phone	09/05/2013	Closed with explanation	Yes
Web	09/10/2013	Closed with non-monetary relief	Yes
Web	08/20/2013	Closed with explanation	Yes
Phone	09/20/2013	Closed with explanation	No
Web	09/10/2013	Closed with explanation	Yes
Web	08/22/2013	Closed with explanation	Yes
Web	09/13/2013	Closed with explanation	Yes
Web	09/19/2013	Closed with explanation	Yes
Web	09/14/2013	Closed with explanation	Yes
Web	08/20/2013	Closed with explanation	Yes
Web	08/20/2013	Closed with non-monetary relief	Yes
Web	09/13/2013	Closed with explanation	Yes
Web	08/21/2013	Closed	Yes
Postal mail	08/22/2013	Closed	Yes
Referral	10/03/2013	Closed with explanation	Yes
Web	08/26/2013	Closed with explanation	Yes

Consumer Complaints

Yes	513062
Yes	513063
No	535249
No	520758
No	504035
No	520765
Yes	496672
	497616
Yes	520137
No	496674
No	525941
Yes	534824
No	520777
No	497624
No	497625
No	524587
No	497629
No	497631
No	504631
No	501931

Consumer Complaints

08/20/2013	Credit card	
08/20/2013	Credit card	
09/03/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/26/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/20/2013	Mortgage	Conventional fixed mortgage
08/20/2013	Mortgage	Conventional fixed mortgage
09/19/2013	Debt collection	Non-federal student loan
09/19/2013	Debt collection	Medical
09/12/2013	Mortgage	Conventional fixed mortgage
09/10/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/19/2013	Credit reporting	
09/03/2013	Debt collection	I do not know
09/10/2013	Debt collection	I do not know
08/26/2013	Debt collection	Credit card
09/03/2013	Credit card	
09/19/2013	Mortgage	VA mortgage
08/20/2013	Credit reporting	
09/03/2013	Mortgage	Conventional fixed mortgage
08/20/2013	Mortgage	Reverse mortgage
08/26/2013	Student loan	Non-federal student loan
09/03/2013	Mortgage	Conventional fixed mortgage
09/03/2013	Credit reporting	

Consumer Complaints

Other

Customer service / Customer relations

Taking/threatening an illegal action	Threatened to sue on too old debt
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Loan modification,collection,foreclosure

Loan servicing, payments, escrow account

Loan modification,collection,foreclosure

Disclosure verification of debt	Not given enough info to verify debt
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Cont'd attempts collect debt not owed	Debt is not mine
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Loan modification,collection,foreclosure

Disclosure verification of debt	Not given enough info to verify debt
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Incorrect information on credit report	Information is not mine
--	-------------------------

Cont'd attempts collect debt not owed	Debt is not mine
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Cont'd attempts collect debt not owed	Debt is not mine
---------------------------------------	------------------

Cont'd attempts collect debt not owed	Debt was paid
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Other fee

Loan modification,collection,foreclosure

Incorrect information on credit report	Information is not mine
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Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Repaying your loan	Repaying your loan
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Settlement process and costs

Incorrect information on credit report	Account status
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Consumer Complaints



Consumer Complaints



Consumer Complaints

U.S. Bancorp	AL	35226		N/A
Discover	AR	72143		N/A
Financial Recovery Services, Inc.	WA	98292		N/A
Nationstar Mortgage	NJ	08527	Servicemember	N/A
Ditech Financial LLC	FL	34217		N/A
Bank of America	FL	34987	Older American	N/A
Sentry Credit, Inc.	MA	02180		N/A
Receivables Management Partners, LLC	PA	19053		N/A
Nationstar Mortgage	NY	14580		N/A
Trident Asset Management, L.L.C.	IN	46227		N/A
TransUnion Intermediate Holdings, Inc.	GA	30824	Older American	N/A
Encore Capital Group	PA	19142	Older American	N/A
Global Credit & Collection Corporation	AZ	85286	Older American	N/A
Citibank	NY	10457		N/A
Citibank	CO	80302		N/A
PNC Bank N.A.	CA	92590		N/A
Fidelity National Information Services, Inc. (FNIS)	CA	94585		N/A
SunTrust Banks, Inc.	UT	84095		N/A
Wells Fargo & Company	WA	98902		N/A
MRS BPO, L.L.C.	NY	10301		N/A
Nationstar Mortgage	UT	84015		N/A
Experian	RI	02920		N/A

Consumer Complaints

Web	08/22/2013	Closed with explanation	Yes
Web	08/20/2013	Closed with non-monetary relief	Yes
Phone	09/06/2013	Closed with explanation	Yes
Web	08/26/2013	Closed with explanation	Yes
Phone	08/21/2013	Closed with explanation	Yes
Web	08/21/2013	Closed with non-monetary relief	Yes
Web	09/19/2013	Closed with non-monetary relief	Yes
Phone	09/20/2013	Closed with explanation	Yes
Phone	09/13/2013	Closed with explanation	Yes
Web	09/14/2013	Closed with non-monetary relief	Yes
Web	09/19/2013	Closed with explanation	Yes
Phone	09/04/2013	Closed with explanation	Yes
Phone	09/10/2013	Closed with non-monetary relief	Yes
Referral	08/26/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with monetary relief	Yes
Web	09/20/2013	Closed with explanation	Yes
Postal mail	08/23/2013	Closed with explanation	Yes
Web	09/06/2013	Closed with explanation	Yes
Postal mail	08/23/2013	Closed with explanation	Yes
Referral	08/26/2013	Closed with non-monetary relief	Yes
Web	09/04/2013	Closed with non-monetary relief	Yes
Fax	09/09/2013	Closed with explanation	Yes

Consumer Complaints

Yes	496677
No	497639
No	513108
No	504062
No	496567
Yes	497642
No	534671
Yes	535186
No	525963
No	521228
No	534850
No	513027
No	521276
	503997
No	513153
Yes	535181
No	497700
No	513160
Yes	496564
No	504146
No	513184
No	512690

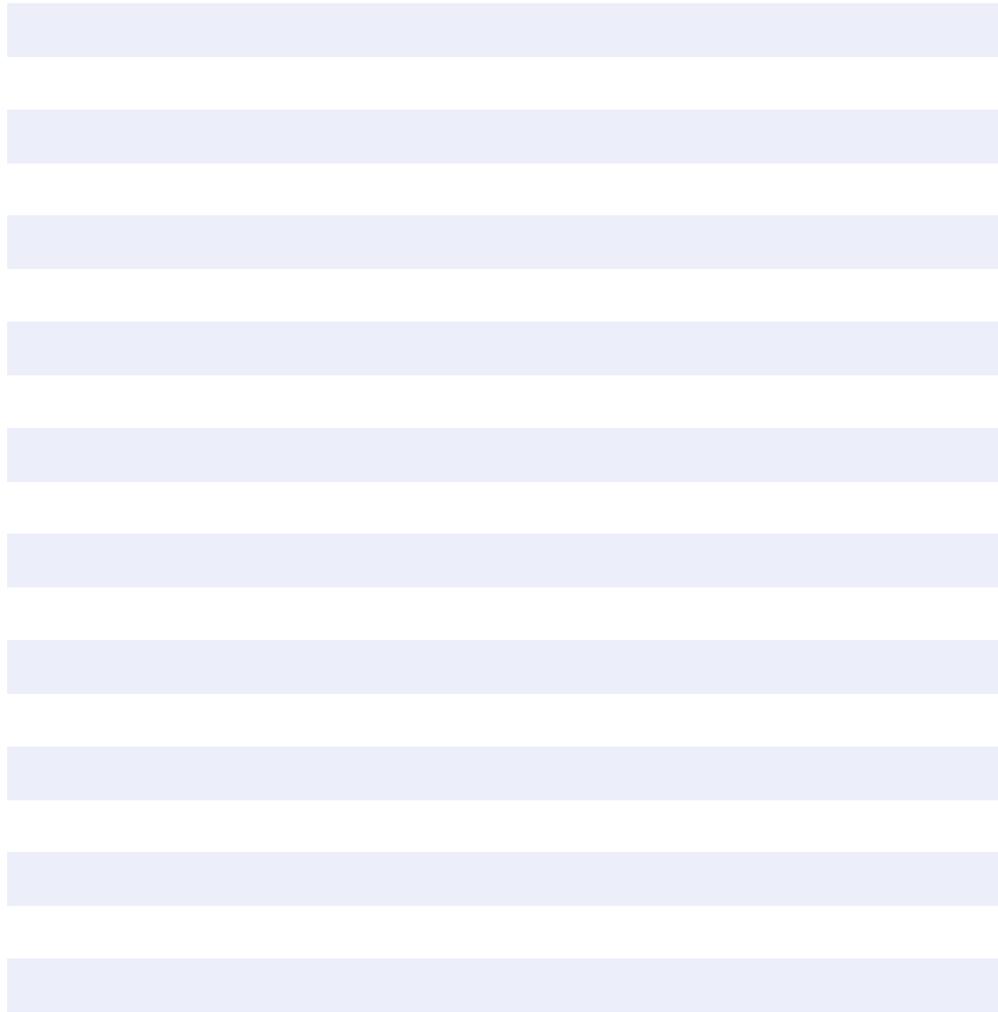
Consumer Complaints

08/26/2013	Credit reporting	
09/19/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/12/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/20/2013	Credit card	
08/26/2013	Consumer Loan	Vehicle loan
08/20/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/20/2013	Bank account or service	Other bank product/service
08/26/2013	Consumer Loan	Installment loan
08/26/2013	Bank account or service	Checking account
08/26/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/26/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/12/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/12/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/19/2013	Credit reporting	
09/12/2013	Debt collection	Medical
09/19/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/12/2013	Credit reporting	
09/19/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/26/2013	Credit reporting	
08/26/2013	Credit reporting	
09/03/2013	Mortgage	Other mortgage

Consumer Complaints

Incorrect information on credit report	Account status
Loan modification, collection, foreclosure	
Loan modification, collection, foreclosure	
Delinquent account	
Managing the loan or lease	
Cont'd attempts collect debt not owed	Debt is not mine
Account opening, closing, or management	
Managing the loan or lease	
Account opening, closing, or management	
Loan modification, collection, foreclosure	
Disclosure verification of debt	Not given enough info to verify debt
Loan servicing, payments, escrow account	
Loan modification, collection, foreclosure	
Incorrect information on credit report	Account status
Disclosure verification of debt	Not given enough info to verify debt
Communication tactics	Frequent or repeated calls
Credit reporting company's investigation	Problem with statement of dispute
Cont'd attempts collect debt not owed	Debt is not mine
Incorrect information on credit report	Account status
Improper use of my credit report	Report improperly shared by CRC
Loan servicing, payments, escrow account	

Consumer Complaints



Consumer Complaints



Consumer Complaints

Equifax	PA	15215		N/A
Bank of America	AZ	85308		N/A
Ocwen	CA	94612		N/A
Capital One	IL	60202		N/A
GM Financial	PA	15215		N/A
BOK Financial Corp	MN	55021		N/A
Capital One	OH	45246		N/A
PNC Bank N.A.	NJ	08054		N/A
TD Bank US Holding Company	NJ	08827		N/A
Bank of America	PA	19154		N/A
Frontline Asset Strategies, LLC	CA	95111		N/A
Wells Fargo & Company	OR	97818		N/A
Bank of America	MA	02021		N/A
TransUnion Intermediate Holdings, Inc.	NY	11236		N/A
Valarity, LLC	MO	65619		N/A
LTD Financial Services, L.P.	CA	91209		N/A
Equifax	LA	70814		N/A
Kings Credit Services	CA	95205		N/A
Experian	MD	21113		N/A
Experian	PA	19136		N/A
Bank of America	OR	97702	Older American	N/A

Consumer Complaints

Postal mail	08/26/2013	Closed with non-monetary relief	Yes
Web	09/20/2013	Closed with non-monetary relief	Yes
Web	09/16/2013	Closed with explanation	Yes
Web	08/22/2013	Closed with explanation	Yes
Postal mail	08/26/2013	Closed with explanation	Yes
Phone	08/21/2013	Closed with non-monetary relief	Yes
Web	09/10/2013	Closed with explanation	Yes
Phone	08/26/2013	Closed with non-monetary relief	Yes
Web	08/26/2013	Closed with explanation	Yes
Web	08/26/2013	Closed with explanation	Yes
Postal mail	08/26/2013	Closed with explanation	Yes
Web	09/13/2013	Closed with explanation	Yes
Web	09/13/2013	Closed with explanation	Yes
Web	09/19/2013	Closed with non-monetary relief	Yes
Web	10/18/2013	Closed with explanation	No
Web	09/20/2013	Closed with explanation	Yes
Web	09/13/2013	Closed with non-monetary relief	Yes
Phone	10/30/2013	Closed with explanation	Yes
Postal mail	08/26/2013	Closed with non-monetary relief	Yes
Web	08/26/2013	Closed with explanation	Yes
Web	09/04/2013	Closed with non-monetary relief	Yes

Consumer Complaints

No	501232
Yes	535524
No	526037
No	496614
No	501233
No	496744
No	497748
Yes	504174
Yes	504176
No	504178
No	504185
No	526052
No	526053
No	534957
	524596
No	534943
No	524529
No	534971
No	503586
Yes	504131
Yes	513239

Consumer Complaints

09/03/2013	Mortgage	Home equity loan or line of credit
09/12/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/20/2013	Mortgage	FHA mortgage
08/26/2013	Mortgage	Other mortgage
09/12/2013	Credit card	
08/20/2013	Bank account or service	Other bank product/service
08/20/2013	Credit reporting	
09/19/2013	Mortgage	Other mortgage
09/19/2013	Mortgage	Other mortgage
09/19/2013	Debt collection	Medical
08/20/2013	Debt collection	Credit card
09/19/2013	Credit card	
08/21/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/26/2013	Mortgage	Other mortgage
09/19/2013	Credit reporting	
08/21/2013	Credit card	
09/19/2013	Credit reporting	
09/12/2013	Credit card	
08/26/2013	Mortgage	Other mortgage
08/26/2013	Mortgage	Other mortgage
08/21/2013	Debt collection	I do not know

Consumer Complaints

Credit decision / Underwriting

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Bankruptcy

Deposits and withdrawals

Credit monitoring or identity protection

Problem with fraud alerts

Loan servicing, payments, escrow account

Loan servicing, payments, escrow account

Cont'd attempts collect debt not owed

Debt is not mine

Cont'd attempts collect debt not owed

Debt was paid

Customer service / Customer relations

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Incorrect information on credit report

Account status

Other fee

Incorrect information on credit report

Account status

Bankruptcy

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

False statements or representation

Indicated committed crime not paying

Consumer Complaints



Consumer Complaints



Consumer Complaints

Bank of America	WA	98577		N/A
Wells Fargo & Company	CA	94531	Older American	N/A
Wells Fargo & Company	IN	47666		N/A
Ditech Financial LLC	GA	30093		N/A
Bank of America	TX	77568		N/A
Bank of America	PA	19086		N/A
Experian	NY	11005		N/A
Ocwen	TX	77045		N/A
Wells Fargo & Company	FL	33469		N/A
Expert Global Solutions, Inc.	KY	40006	Servicemember	N/A
Encore Capital Group	OR	97223		N/A
Capital One	CA	91780		N/A
Ocwen	CA	90706		N/A
Specialized Loan Servicing LLC	NY	10523		N/A
Experian	CA	92018		N/A
Amex	IL	60661		N/A
Experian	CA	93305		N/A
Wells Fargo & Company	TX	77568		N/A
Wells Fargo & Company	CA	95316		N/A
Wells Fargo & Company	CT	06082		N/A
Commercial Recovery Systems	SC	29205		N/A

Consumer Complaints

Phone	09/04/2013	Closed with explanation	Yes
Phone	09/13/2013	Closed with explanation	Yes
Web	08/21/2013	Closed with explanation	Yes
Referral	08/27/2013	Closed with explanation	Yes
Phone	09/13/2013	Closed with explanation	Yes
Web	08/21/2013	Closed with monetary relief	Yes
Web	08/20/2013	Closed with explanation	Yes
Fax	09/20/2013	Closed with explanation	Yes
Referral	09/20/2013	Closed with explanation	Yes
Web	09/19/2013	Closed with explanation	Yes
Web	08/21/2013	Closed with explanation	Yes
Phone	09/20/2013	Closed with explanation	Yes
Web	08/21/2013	Closed	Yes
Referral	08/27/2013	Closed	Yes
Web	09/25/2013	Closed with explanation	Yes
Web	08/20/2013	Closed with explanation	Yes
Fax	10/03/2013	Closed with non-monetary relief	Yes
Phone	09/13/2013	Closed with explanation	Yes
Referral	08/28/2013	Closed with explanation	Yes
Referral	08/27/2013	Closed with explanation	Yes
Web	08/20/2013	Closed	Yes

Consumer Complaints

No	513244
No	526084
No	496570
Yes	504674
No	526089
No	497570
Yes	496583
No	534997
No	535015
No	535031
No	497813
No	535036
Yes	498173
No	504255
No	534677
No	498251
Yes	535043
No	526091
No	504260
No	504261
No	499401

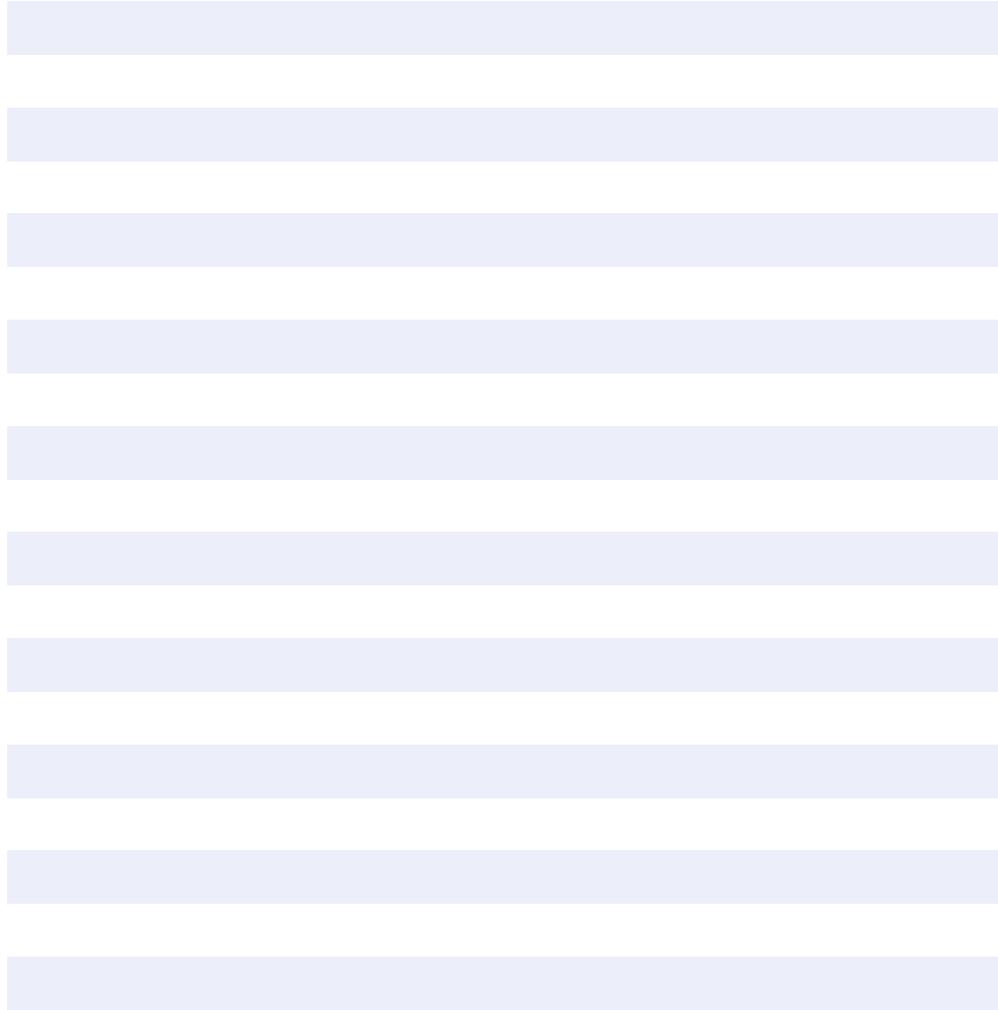
Consumer Complaints

09/03/2013	Mortgage	Other mortgage
08/26/2013	Mortgage	Other mortgage
09/12/2013	Debt collection	Credit card
08/26/2013	Mortgage	Second mortgage
08/26/2013	Mortgage	Other mortgage
09/03/2013	Mortgage	Other mortgage
08/26/2013	Bank account or service	Checking account
09/03/2013	Bank account or service	(CD) Certificate of deposit
09/19/2013	Credit card	
09/03/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/21/2013	Credit reporting	
09/19/2013	Credit card	
08/21/2013	Mortgage	VA mortgage
08/21/2013	Credit reporting	
08/21/2013	Credit reporting	
09/19/2013	Mortgage	Other mortgage
11/04/2013	Credit card	
09/19/2013	Mortgage	Other mortgage
09/19/2013	Mortgage	Other mortgage
08/26/2013	Bank account or service	Checking account
09/12/2013	Bank account or service	Checking account

Consumer Complaints



Consumer Complaints



Consumer Complaints

Ocwen	NJ	08859		N/A
JPMorgan Chase & Co.	FL	33325		N/A
Encore Capital Group	PA	18031		N/A
Wells Fargo & Company	CA	93635		N/A
Wells Fargo & Company	GA	30062		N/A
HSBC North America Holdings Inc.	NH	03052		N/A
TD Bank US Holding Company	NJ	08046		N/A
Fifth Third Financial Corporation	NC	28115	Older American	N/A
Amex	CA	90066		N/A
ACE Cash Express Inc.	CO	80204		N/A
Equifax	TX	76227		N/A
Citibank	NJ	07407		N/A
Planet Home Lending, LLC	TX	79928		N/A
Fidelity National Information Services, Inc. (FNIS)	NV	89074		N/A
Equifax	AZ	85255		N/A
HSBC North America Holdings Inc.	GA	31206		N/A
Capital One	TX	79110		N/A
Nationstar Mortgage	WA	98056		N/A
Ocwen	PA	16105		N/A
Bank of America	MI	48604		N/A
Regions Financial Corporation	FL	33330		N/A

Consumer Complaints

Web	09/04/2013	Closed with explanation	Yes
Referral	08/27/2013	Closed with explanation	Yes
Web	09/13/2013	Closed with explanation	Yes
Referral	08/27/2013	Closed with explanation	Yes
Referral	08/27/2013	Closed with explanation	Yes
Referral	09/04/2013	Closed with explanation	Yes
Referral	08/28/2013	Closed with explanation	Yes
Phone	09/05/2013	Closed with explanation	Yes
Referral	09/20/2013	Closed with non-monetary relief	Yes
Phone	10/04/2013	Closed with explanation	Yes
Web	08/20/2013	Closed with explanation	Yes
Referral	09/20/2013	Closed with monetary relief	Yes
Web	08/21/2013	Closed with explanation	Yes
Web	08/20/2013	Closed with explanation	Yes
Web	08/21/2013	Closed with non-monetary relief	Yes
Referral	09/20/2013	Closed with explanation	Yes
Web	11/03/2013	Closed with explanation	Yes
Referral	09/24/2013	Closed with explanation	Yes
Referral	10/07/2013	Closed with explanation	Yes
Postal mail	08/27/2013	Closed with explanation	Yes
Referral	09/16/2013	Closed with monetary relief	Yes

Consumer Complaints

No	513314
No	504263
No	524595
No	503388
Yes	505066
No	513373
No	504268
No	513326
No	535080
No	513279
No	498273
No	535087
No	498277
Yes	498278
No	499410
No	535088
No	583426
No	535495
No	535091
No	508299
No	526166

Consumer Complaints

08/21/2013	Mortgage	Conventional fixed mortgage
08/21/2013	Mortgage	FHA mortgage
09/12/2013	Mortgage	Other mortgage
09/19/2013	Mortgage	Conventional fixed mortgage
08/21/2013	Debt collection	I do not know
08/21/2013	Mortgage	Conventional fixed mortgage
08/21/2013	Bank account or service	Savings account
08/26/2013	Credit card	
08/21/2013	Mortgage	Other mortgage
09/19/2013	Credit reporting	
09/19/2013	Bank account or service	Checking account
08/21/2013	Credit reporting	
08/26/2013	Credit card	
09/12/2013	Debt collection	I do not know
09/12/2013	Debt collection	Credit card
08/21/2013	Debt collection	Medical
08/21/2013	Mortgage	Other mortgage
08/21/2013	Credit reporting	
09/19/2013	Money transfers	International money transfer
09/12/2013	Mortgage	Other mortgage
09/12/2013	Bank account or service	Checking account

Consumer Complaints

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Cont'd attempts collect debt not owed Debt is not mine

Loan servicing, payments, escrow account

Deposits and withdrawals

Billing disputes

Loan modification,collection,foreclosure

Credit reporting company's investigation Problem with statement of dispute

Using a debit or ATM card

Unable to get credit report/credit score Problem getting report or credit score

Late fee

Taking/threatening an illegal action Threatened arrest/jail if do not pay

Taking/threatening an illegal action Threatened to sue on too old debt

Cont'd attempts collect debt not owed Debt was paid

Loan modification,collection,foreclosure

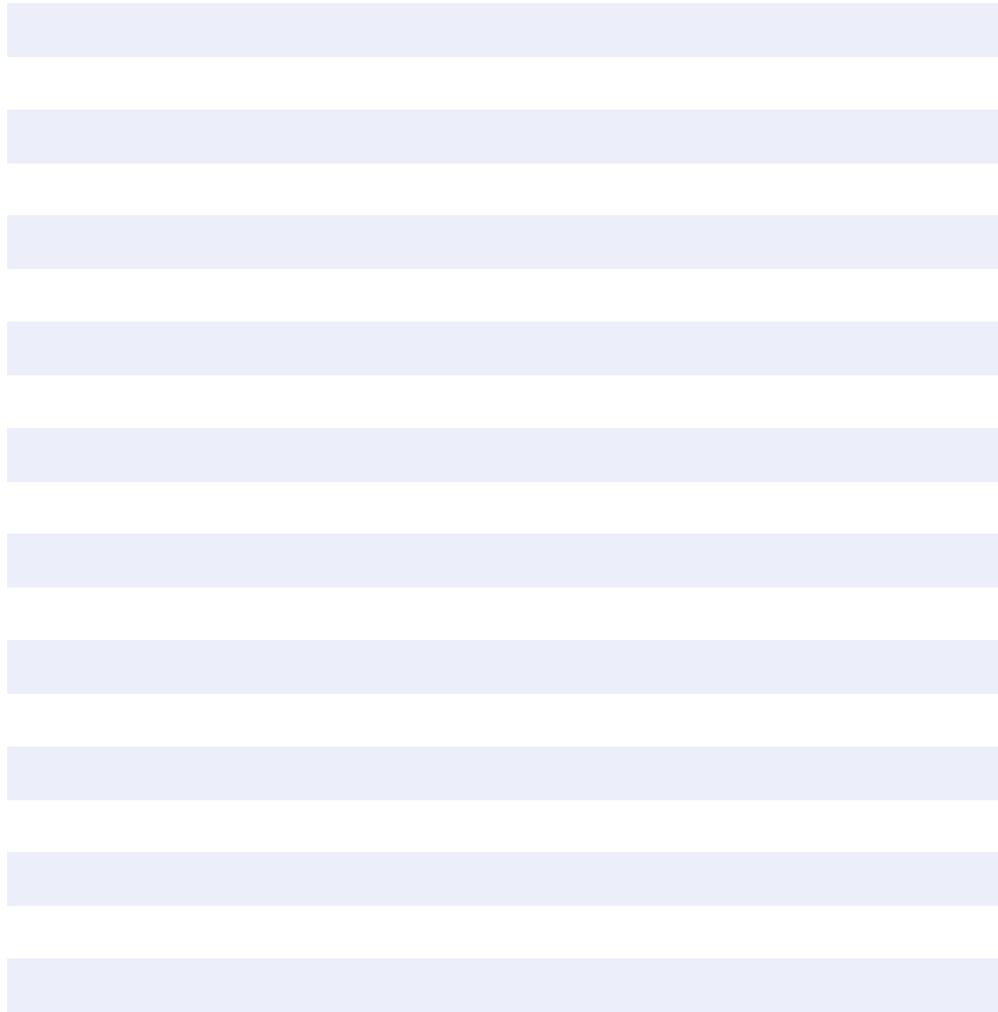
Unable to get credit report/credit score Problem getting report or credit score

Money was not available when promised

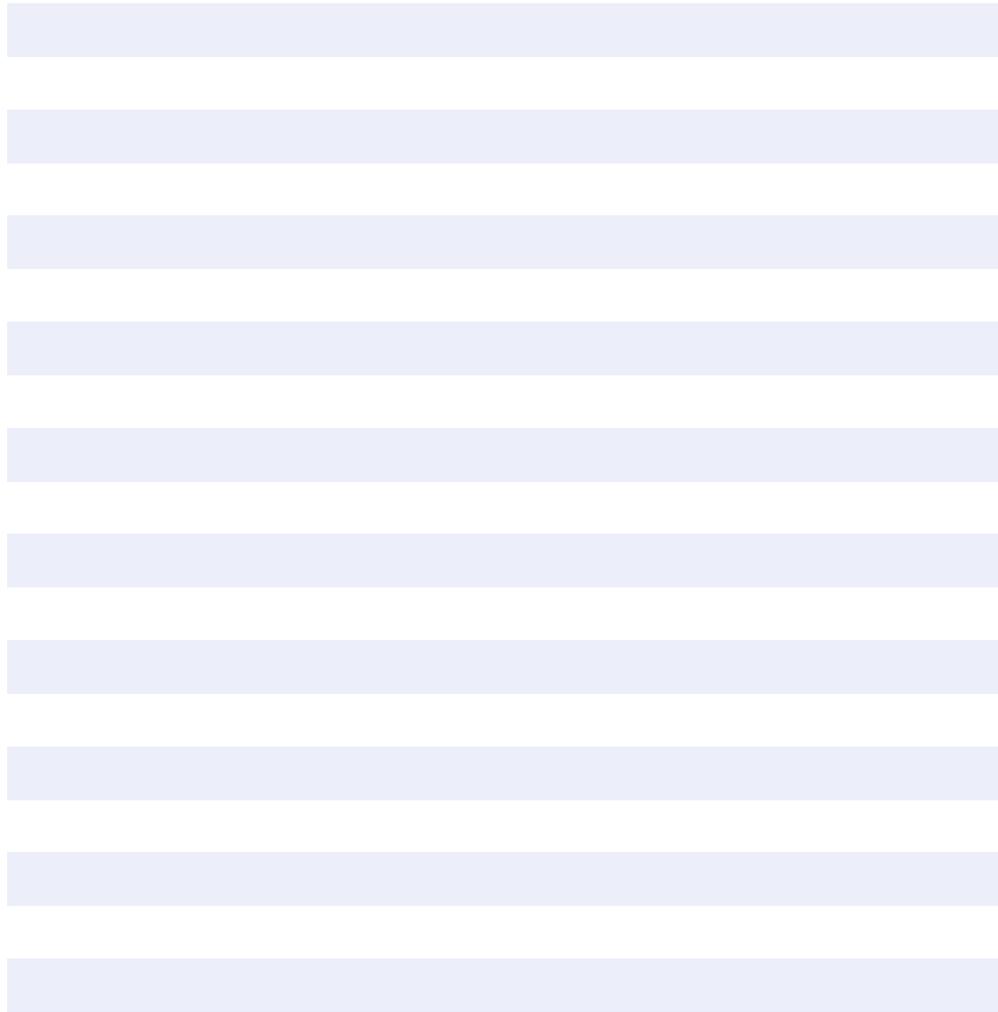
Loan modification,collection,foreclosure

Deposits and withdrawals

Consumer Complaints



Consumer Complaints



Consumer Complaints

Citibank	NC	28217	Older American	N/A
JPMorgan Chase & Co.	TX	75243		N/A
SunTrust Banks, Inc.	CA	90010		N/A
Wells Fargo & Company	CA	92590		N/A
West Bay Acquisitions, LLC	NV	89130	Servicemember	N/A
HSBC North America Holdings Inc.	NY	11050		N/A
JPMorgan Chase & Co.	CA	91406		N/A
Citibank	NJ	08720		N/A
Bank of America	AL	36117		N/A
Experian	NC	28451		N/A
Bank of America	FL	33067		N/A
Experian	SC	29229		N/A
Citibank	CA	92109	Older American	N/A
Media Collections, Inc	TN	37138	Servicemember	N/A
Legal Recovery Law Offices, Inc	CA	92701		N/A
Expert Global Solutions, Inc.	FL	33993	Servicemember	N/A
Bank of America	MI	48080		N/A
Equifax	SC	29229		N/A
MoneyGram	NV	89132		N/A
Bank of America	IL	60201		N/A
Capital One	NY	11379	Servicemember	N/A

Consumer Complaints

Web	08/21/2013	Closed with explanation	Yes
Web	08/21/2013	Closed with explanation	Yes
Referral	09/13/2013	Closed with explanation	Yes
Web	09/23/2013	Closed with explanation	Yes
Web	08/21/2013	Closed	Yes
Web	08/21/2013	Closed with explanation	Yes
Web	08/21/2013	Closed with explanation	Yes
Phone	08/26/2013	Closed with explanation	Yes
Referral	08/22/2013	Closed with explanation	Yes
Web	09/19/2013	Closed with non-monetary relief	Yes
Web	10/10/2013	Closed with explanation	Yes
Postal mail	09/09/2013	Closed with non-monetary relief	Yes
Web	08/26/2013	Closed with monetary relief	Yes
Web	09/15/2013	Closed with non-monetary relief	Yes
Web	09/15/2013	Closed with explanation	Yes
Web	08/22/2013	Closed with explanation	Yes
Referral	08/22/2013	Closed with explanation	Yes
Postal mail	09/09/2013	Closed with non-monetary relief	Yes
Phone	09/20/2013	Closed with explanation	Yes
Web	09/13/2013	Closed with explanation	Yes
Phone	09/13/2013	Closed with explanation	Yes

Consumer Complaints

Yes	498280
No	498284
No	527085
No	535182
No	498192
No	498286
No	498288
No	503975
No	499444
Yes	535070
No	535104
No	498237
No	504299
No	526178
No	526179
No	499417
Yes	499418
No	498239
No	535109
No	526182
No	524602

Consumer Complaints

08/21/2013	Consumer Loan	Vehicle loan
08/21/2013	Bank account or service	Checking account
09/12/2013	Credit reporting	
09/19/2013	Debt collection	Credit card
08/26/2013	Mortgage	FHA mortgage
09/03/2013	Credit reporting	
09/19/2013	Mortgage	FHA mortgage
08/21/2013	Mortgage	Home equity loan or line of credit
09/12/2013	Consumer Loan	Vehicle loan
09/03/2013	Credit reporting	
09/03/2013	Mortgage	Conventional fixed mortgage
09/12/2013	Mortgage	Conventional fixed mortgage
08/21/2013	Mortgage	Other mortgage
08/21/2013	Debt collection	Non-federal student loan
08/26/2013	Bank account or service	Other bank product/service
09/12/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/12/2013	Debt collection	Medical
09/30/2013	Mortgage	Other mortgage
08/21/2013	Mortgage	FHA mortgage
09/13/2013	Mortgage	Conventional fixed mortgage

Consumer Complaints

Managing the loan or lease

Deposits and withdrawals

Credit reporting company's investigation No notice of investigation status/result

Disclosure verification of debt Not given enough info to verify debt

Loan modification, collection, foreclosure

Incorrect information on credit report Public record

Loan servicing, payments, escrow account

Credit decision / Underwriting

Taking out the loan or lease

Incorrect information on credit report Public record

Application, originator, mortgage broker

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

False statements or representation Attempted to collect wrong amount

Account opening, closing, or management

Loan servicing, payments, escrow account

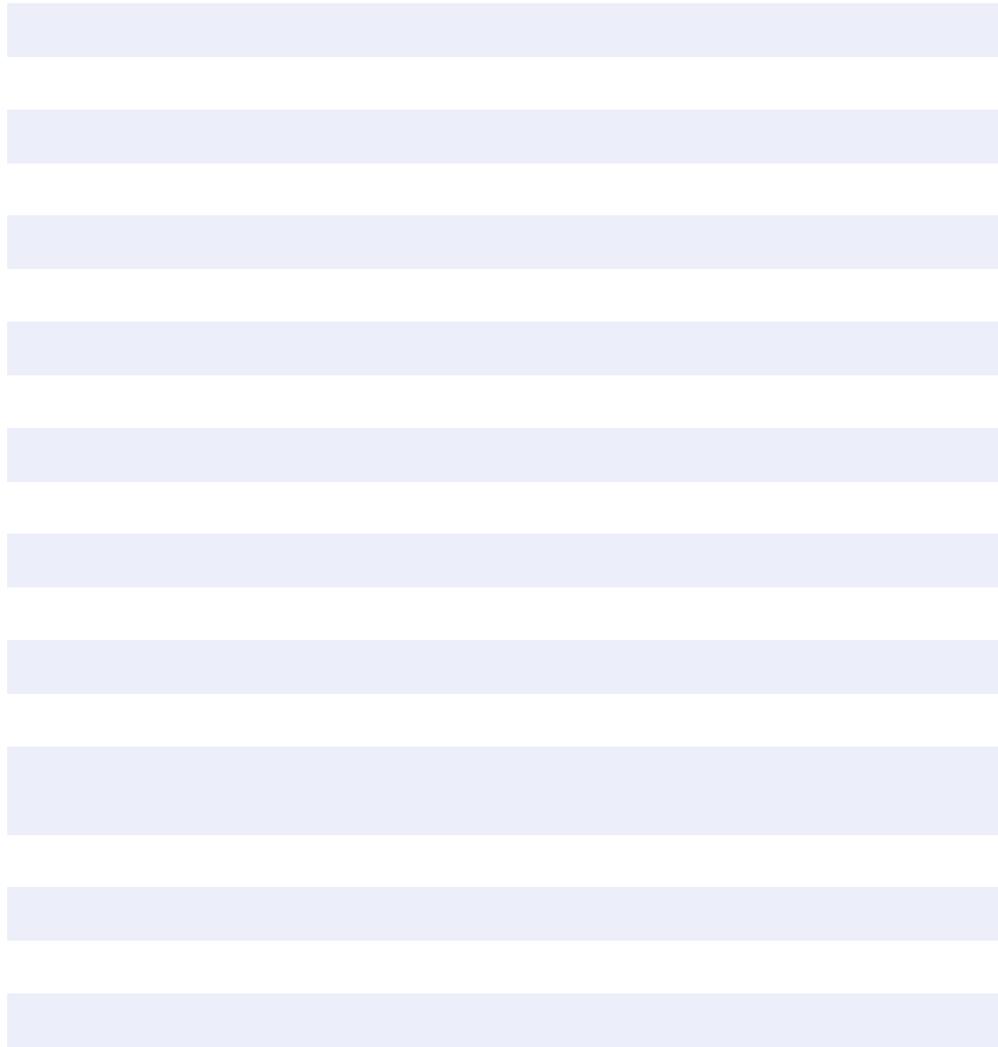
Cont'd attempts collect debt not owed Debt is not mine

Loan servicing, payments, escrow account

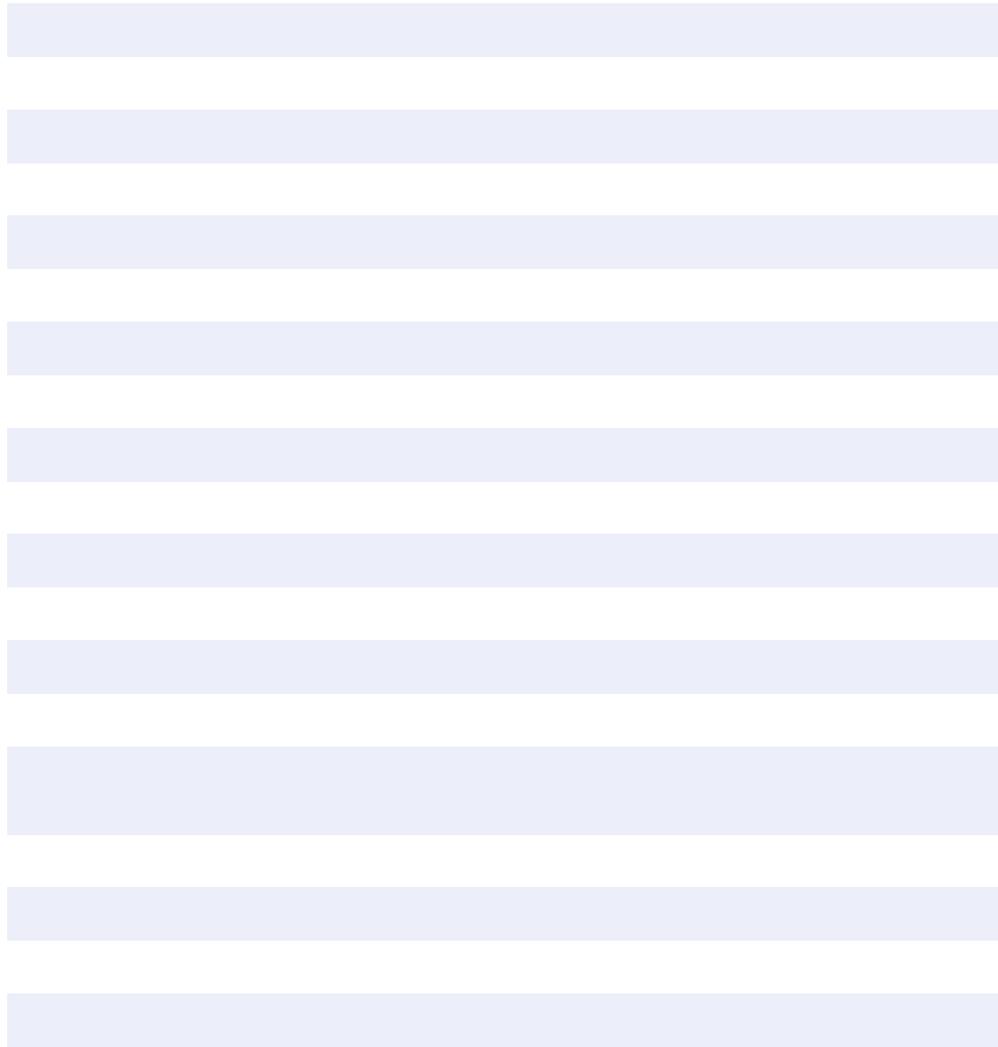
Loan servicing, payments, escrow account

Loan servicing, payments, escrow account

Consumer Complaints



Consumer Complaints



Consumer Complaints

U.S. Bancorp	GA	30549	Older American	N/A
PNC Bank N.A.	PA	15136		N/A
Experian	AZ	85204		N/A
Cavalry Investments, LLC	OK	73120	Servicemember	N/A
Bank of America	NY	11510		N/A
Experian	CA	91316		N/A
Wells Fargo & Company	NV	89052		N/A
Bank of America	IA	50323		N/A
Santander Consumer USA Holdings Inc	CA	90808		N/A
Equifax	CA	91316		N/A
JPMorgan Chase & Co.	CA	95067	Older American	N/A
Ocwen	PA	16049	Older American	N/A
CIT Bank National Association	FL	33180		N/A
National Enterprise Systems, Inc.	NY	14818	Servicemember	N/A
BB&T Financial	VA	23974		N/A
Bank of America	CA	94580	Older American, Servicemember	N/A
Expert Global Solutions, Inc.	NY	14219	Older American	N/A
Quicken Loans	CA	95386		N/A
Bank of America	NJ	08884		N/A
JPMorgan Chase & Co.	PA	18951		N/A

Consumer Complaints

Web	08/22/2013	Closed with explanation	Yes
Referral	08/22/2013	Closed with monetary relief	Yes
Web	09/15/2013	Closed with explanation	Yes
Web	09/19/2013	Closed with explanation	Yes
Phone	08/28/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with explanation	Yes
Phone	09/20/2013	Closed with explanation	Yes
Postal mail	08/22/2013	Closed with explanation	Yes
Web	09/13/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with non-monetary relief	Yes
Web	09/04/2013	Closed with explanation	Yes
Web	09/13/2013	Closed	Yes
Fax	08/22/2013	Closed with non-monetary relief	Yes
Web	08/21/2013	Closed with explanation	Yes
Referral	08/28/2013	Closed with explanation	Yes
Web	09/13/2013	Closed with explanation	Yes
Web	09/15/2013	Closed with explanation	Yes
Phone	10/01/2013	Closed with explanation	Yes
Web	08/22/2013	Closed with explanation	Yes
Web	09/13/2013	Closed with monetary relief	Yes

Consumer Complaints

No	499419
No	499458
No	526117
No	535120
No	508104
No	513334
No	535709
No	499425
Yes	526194
No	513335
Yes	513031
No	526209
No	499434
Yes	498306
No	505100
No	526221
No	526226
Yes	547898
Yes	499364
Yes	527010

Consumer Complaints

09/20/2013	Debt collection	Credit card
08/26/2013	Credit reporting	
08/21/2013	Credit card	
09/20/2013	Credit card	
09/30/2013	Credit reporting	
09/20/2013	Mortgage	Conventional fixed mortgage
09/13/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/13/2013	Credit card	
09/13/2013	Bank account or service	Checking account
09/20/2013	Mortgage	Conventional fixed mortgage
09/20/2013	Debt collection	I do not know
09/13/2013	Mortgage	Conventional fixed mortgage
08/26/2013	Consumer Loan	Vehicle loan
08/26/2013	Mortgage	Other mortgage
09/20/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/03/2013	Mortgage	VA mortgage
09/20/2013	Debt collection	Credit card
08/26/2013	Mortgage	Other mortgage
09/13/2013	Bank account or service	Checking account
09/20/2013	Mortgage	Conventional fixed mortgage
09/20/2013	Mortgage	FHA mortgage
09/20/2013	Credit reporting	

Consumer Complaints

Improper contact or sharing of info	Contacted me after I asked not to
Incorrect information on credit report	Information is not mine
Other fee	
Billing disputes	
Credit reporting company's investigation	Problem with statement of dispute
Loan servicing, payments, escrow account	
Application, originator, mortgage broker	
Identity theft / Fraud / Embezzlement	
Problems caused by my funds being low	
Loan servicing, payments, escrow account	
Disclosure verification of debt	Not given enough info to verify debt
Loan servicing, payments, escrow account	
Managing the loan or lease	
Loan modification, collection, foreclosure	
Communication tactics	Called after sent written cease of comm
Loan modification, collection, foreclosure	
Disclosure verification of debt	Not given enough info to verify debt
Loan servicing, payments, escrow account	
Deposits and withdrawals	
Application, originator, mortgage broker	
Loan modification, collection, foreclosure	
Improper use of my credit report	Report improperly shared by CRC

Consumer Complaints



Consumer Complaints



Consumer Complaints

Synchrony Financial	TX	77845	N/A
Equifax	WA	98577	N/A
Capital One	MA	01905	N/A
Synchrony Financial	NJ	07981	N/A
Equifax	NC	27615	N/A
United Shore Financial Services, LLC	VA	22302	N/A
Bank of America	NY	10019	N/A
Synchrony Financial	NC	28372	N/A
U.S. Bancorp	MN	55077	N/A
JPMorgan Chase & Co.	NC	27501	N/A
Encore Capital Group	FL	32209	N/A
Ocwen	PA	19086	N/A
State Farm Bank	TN	37917	N/A
BB&T Financial	CO	80207	N/A
Encore Capital Group	FL	32811	N/A
Flagstar Bank	FL	33157	N/A
JH Portfolio Debt Equities, LLC	FL	32209	N/A
Seterus, Inc.	FL	33071	N/A
Bank of America	CA	90028	N/A
Citibank	FL	33405	N/A
Bank of America	CA	94595	N/A
Experian	CA	92507	N/A

Consumer Complaints

Web	10/03/2013	Closed with explanation	Yes
Web	09/18/2013	Closed with explanation	Yes
Phone	08/22/2013	Closed with monetary relief	Yes
Web	10/08/2013	Closed with explanation	Yes
Postal mail	11/06/2013	Closed with explanation	Yes
Web	09/20/2013	Closed with explanation	Yes
Web	09/13/2013	Closed with explanation	Yes
Web	09/15/2013	Closed with explanation	Yes
Web	09/13/2013	Closed with monetary relief	Yes
Web	09/20/2013	Closed with monetary relief	Yes
Web	09/20/2013	Closed with explanation	Yes
Web	09/13/2013	Closed with non-monetary relief	Yes
Web	08/27/2013	Closed with monetary relief	Yes
Referral	08/28/2013	Closed with explanation	Yes
Web	09/20/2013	Closed with explanation	Yes
Phone	09/06/2013	Closed with explanation	Yes
Web	09/20/2013	Closed with explanation	Yes
Referral	08/28/2013	Closed with explanation	Yes
Web	09/13/2013	Closed with explanation	Yes
Web	09/20/2013	Closed with explanation	Yes
Web	09/20/2013	Closed with explanation	Yes
Web	09/20/2013	Closed with non-monetary relief	Yes

Consumer Complaints

No	535752
Yes	501255
No	499447
No	535697
No	547915
No	535762
No	527126
No	527128
No	527129
No	535763
Yes	535770
No	526967
No	504339
No	504372
No	535782
No	511845
No	535775
No	505135
Yes	527150
No	535785
No	535788
No	537289

Consumer Complaints

09/30/2013	Student loan	Non-federal student loan
09/03/2013	Bank account or service	Checking account
09/03/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/20/2013	Mortgage	Conventional fixed mortgage
09/30/2013	Mortgage	FHA mortgage
09/13/2013	Credit card	
09/13/2013	Mortgage	Conventional fixed mortgage
09/20/2013	Credit reporting	
09/13/2013	Credit reporting	
09/03/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/03/2013	Mortgage	Conventional fixed mortgage
09/13/2013	Bank account or service	Checking account
09/13/2013	Consumer Loan	Vehicle lease
09/03/2013	Mortgage	Conventional fixed mortgage
09/13/2013	Mortgage	Other mortgage
09/20/2013	Mortgage	Other mortgage
09/13/2013	Debt collection	Non-federal student loan
09/13/2013	Credit reporting	
09/20/2013	Mortgage	Other mortgage
09/03/2013	Debt collection	Non-federal student loan
09/03/2013	Credit card	

Consumer Complaints

Repaying your loan

Repaying your loan

Deposits and withdrawals

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Advertising and marketing

Loan modification, collection, foreclosure

Incorrect information on credit report

Information is not mine

Improper use of my credit report

Report improperly shared by CRC

Communication tactics

Frequent or repeated calls

Loan servicing, payments, escrow account

Account opening, closing, or management

Managing the loan or lease

Loan servicing, payments, escrow account

Settlement process and costs

Loan modification, collection, foreclosure

Communication tactics

Frequent or repeated calls

Improper use of my credit report

Report improperly shared by CRC

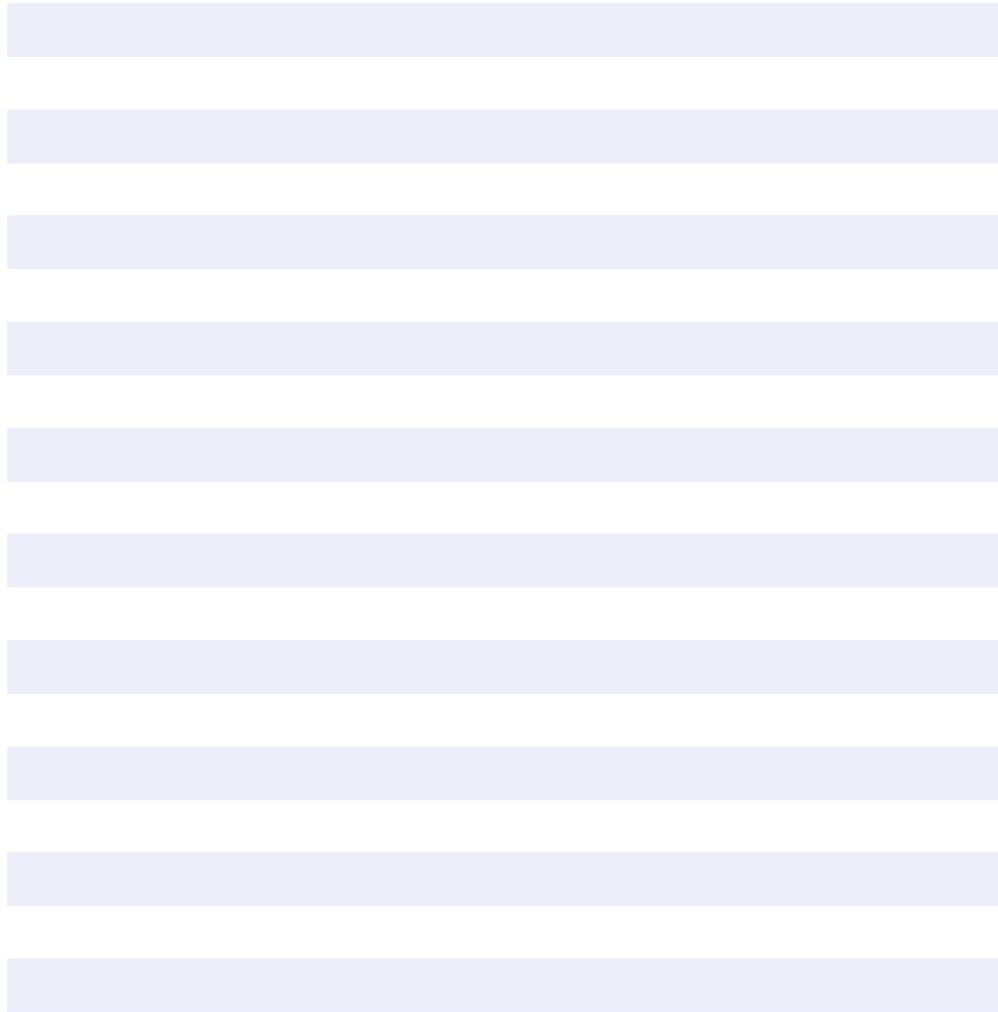
Loan modification, collection, foreclosure

Disclosure verification of debt

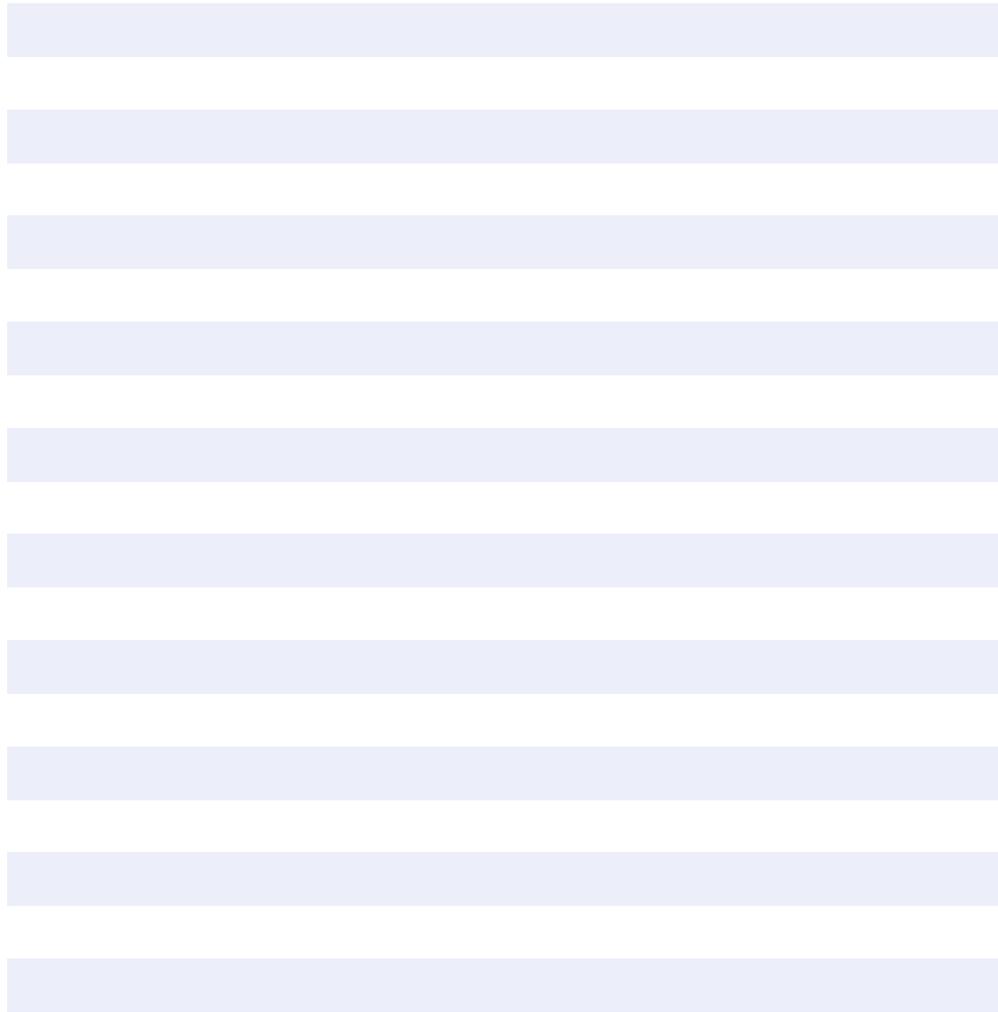
Not given enough info to verify debt

Unsolicited issuance of credit card

Consumer Complaints



Consumer Complaints



Consumer Complaints

Navient Solutions, Inc.	NJ	07601		N/A
Bank of America	MA	01501	Older American	N/A
Select Portfolio Servicing, Inc	WA	98122		N/A
Wells Fargo & Company	CA	95350		N/A
Bank of America	OR	97405		N/A
Citibank	CA	94087		N/A
Citibank	MO	64015	Servicemember	N/A
TransUnion Intermediate Holdings, Inc.	MI	49285		N/A
Equifax	NY	10016		N/A
Allied Fidelity Services, LLC	IN	46323		N/A
Ocwen	GA	30281		N/A
Wells Fargo & Company	FL	33420	Older American	N/A
Nissan Motor Acceptance Corporation	IN	46410		N/A
Ocwen	MD	20645	Older American	N/A
Midwest Loan Services, Inc.	CA	92596		N/A
Ditech Financial LLC	AZ	85540		N/A
ECMC Group, Inc.	PA	19147		N/A
Experian	OK	74432		N/A
JPMorgan Chase & Co.	KS	66067		N/A
Convergent Resources, Inc.	GA	30064		N/A
Citibank	OR	97526	Older American	N/A

Consumer Complaints

Web	10/01/2013	Closed with explanation	Yes
Phone	09/04/2013	Closed with explanation	Yes
Web	09/04/2013	Closed with explanation	Yes
Web	09/26/2013	Closed with explanation	Yes
Web	10/01/2013	Closed with non-monetary relief	Yes
Web	09/13/2013	Closed with explanation	Yes
Web	09/13/2013	Closed with explanation	Yes
Web	09/20/2013	Closed with explanation	Yes
Web	09/15/2013	Closed with explanation	Yes
Web	09/18/2013	Closed with explanation	Yes
Web	09/04/2013	Closed with explanation	Yes
Web	09/13/2013	Closed with explanation	Yes
Postal mail	09/13/2013	Closed with explanation	Yes
Phone	09/04/2013	Closed with explanation	Yes
Referral	09/13/2013	Closed with monetary relief	Yes
Referral	09/25/2013	Closed with explanation	Yes
Postal mail	09/13/2013	Closed with explanation	Yes
Web	09/15/2013	Closed with explanation	Yes
Referral	09/20/2013	Closed with explanation	Yes
Fax	09/05/2013	Closed with explanation	No
Postal mail	09/04/2013	Closed with non-monetary relief	Yes

Consumer Complaints

No	547938
No	513470
No	511864
Yes	535791
Yes	547942
Yes	527161
No	527163
Yes	535794
No	526536
No	511837
Yes	513482
No	527168
No	527559
No	513492
No	527174
No	536112
No	527177
Yes	526943
No	536045
	513221
No	511977

Consumer Complaints

09/13/2013	Credit reporting	
09/13/2013	Bank account or service	Checking account
09/20/2013	Mortgage	Other mortgage
09/20/2013	Mortgage	Other mortgage
09/13/2013	Mortgage	Other mortgage
09/03/2013	Mortgage	Conventional fixed mortgage
09/20/2013	Bank account or service	Checking account
09/30/2013	Debt collection	I do not know
08/26/2013	Debt collection	Credit card
09/13/2013	Credit reporting	
09/30/2013	Debt collection	I do not know
09/30/2013	Mortgage	Other mortgage
09/13/2013	Bank account or service	Checking account
09/13/2013	Mortgage	Other mortgage
08/26/2013	Mortgage	Conventional fixed mortgage
09/20/2013	Credit reporting	
09/30/2013	Credit card	
09/20/2013	Credit reporting	
08/26/2013	Credit card	
09/13/2013	Debt collection	Medical
09/30/2013	Mortgage	Conventional fixed mortgage

Consumer Complaints

Improper use of my credit report Report improperly shared by CRC

Account opening, closing, or management

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Problems caused by my funds being low

Communication tactics Frequent or repeated calls

False statements or representation Attempted to collect wrong amount

Improper use of my credit report Report improperly shared by CRC

Communication tactics Frequent or repeated calls

Loan servicing, payments, escrow account

Account opening, closing, or management

Loan servicing, payments, escrow account

Loan modification, collection, foreclosure

Incorrect information on credit report Account status

Billing disputes

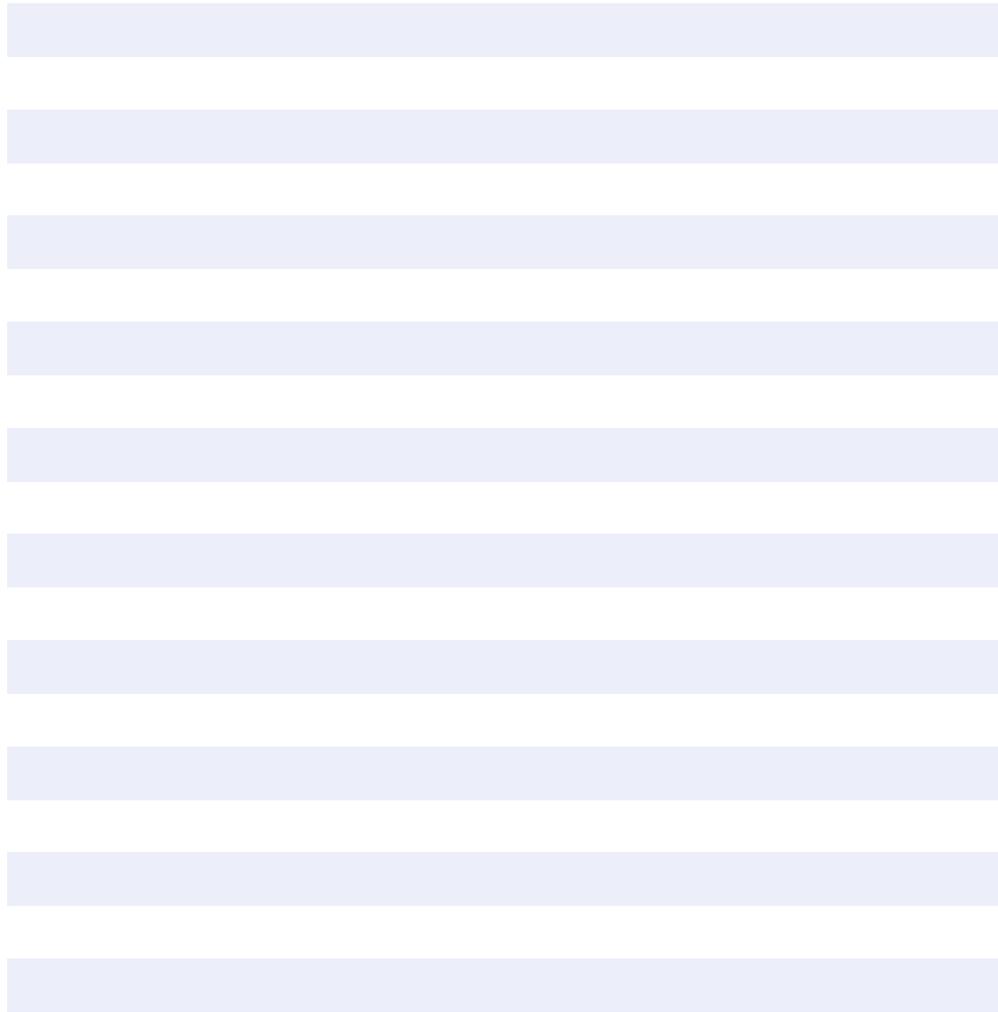
Incorrect information on credit report Account status

Transaction issue

False statements or representation Attempted to collect wrong amount

Settlement process and costs

Consumer Complaints



Consumer Complaints



Consumer Complaints

TransUnion Intermediate Holdings, Inc.	OK	74432		N/A
USAA Savings	CA	91311	Servicemember	N/A
CIT Bank National Association	CA	90290		N/A
Bank of America	IN	46410		N/A
Wells Fargo & Company	NY	13114		N/A
PNC Bank N.A.	OH	44307		N/A
JPMorgan Chase & Co.	IL	61705		N/A
Navient Solutions, Inc.	TX	76501	Servicemember	N/A
Encore Capital Group	FL	33714		N/A
Equifax	OK	74432		N/A
Encore Capital Group	PA	17036	Older American	N/A
Selene Finance	CA	91367		N/A
Santander Bank US	MA	02382		N/A
PNC Bank N.A.	MD	21224		N/A
Nationstar Mortgage	CA	92626		N/A
TransUnion Intermediate Holdings, Inc.	TX	76049		N/A
JPMorgan Chase & Co.	CA	92886		N/A
TransUnion Intermediate Holdings, Inc.	TX	76049		N/A
Barclays PLC	ME	04043		N/A
Expert Global Solutions, Inc.	PA	19301		N/A
Bank of America	NY	12203		N/A

Consumer Complaints

Web	09/15/2013	Closed with explanation	Yes
Referral	09/17/2013	Closed with non-monetary relief	Yes
Referral	09/23/2013	Closed with explanation	Yes
Referral	09/20/2013	Closed with explanation	Yes
Referral	09/17/2013	Closed with explanation	Yes
Phone	09/04/2013	Closed with explanation	Yes
Referral	09/23/2013	Closed with monetary relief	Yes
Phone	10/01/2013	Closed with non-monetary relief	Yes
Phone	10/10/2013	Closed with explanation	Yes
Web	09/15/2013	Closed with explanation	Yes
Web	09/30/2013	Closed with non-monetary relief	Yes
Postal mail	10/01/2013	Closed with explanation	Yes
Referral	09/17/2013	Closed	Yes
Referral	09/17/2013	Closed with explanation	Yes
Web	08/27/2013	Closed with explanation	Yes
Postal mail	10/21/2013	Closed with explanation	Yes
Web	09/30/2013	Closed with explanation	Yes
Postal mail	10/21/2013	Closed with explanation	Yes
Web	08/26/2013	Closed with monetary relief	Yes
Phone	09/17/2013	Closed with explanation	Yes
Web	10/01/2013	Closed with explanation	Yes

Consumer Complaints

No	526944
No	526650
Yes	537305
No	536146
Yes	527241
No	513516
No	536186
No	547929
Yes	504427
Yes	526945
No	547997
No	547933
No	527446
No	527620
No	501412
No	535820
No	548007
No	535819
Yes	504442
No	527199
Yes	548013

Consumer Complaints

08/26/2013	Mortgage	Conventional fixed mortgage
09/13/2013	Credit reporting	
09/03/2013	Consumer Loan	Vehicle loan
08/26/2013	Mortgage	Conventional fixed mortgage
08/26/2013	Credit card	
08/26/2013	Bank account or service	Checking account
09/13/2013	Mortgage	Other mortgage
08/26/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/03/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/30/2013	Mortgage	Other mortgage
09/30/2013	Bank account or service	Checking account
08/26/2013	Credit card	
09/30/2013	Credit card	
09/03/2013	Mortgage	Conventional fixed mortgage
09/13/2013	Credit reporting	
09/03/2013	Debt collection	Auto
09/30/2013	Consumer Loan	Vehicle loan
09/03/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/26/2013	Mortgage	Conventional fixed mortgage
09/03/2013	Mortgage	VA mortgage
08/26/2013	Debt collection	Other (i.e. phone, health club, etc.)

Consumer Complaints

Loan modification, collection, foreclosure

Incorrect information on credit report Account status

Managing the loan or lease

Loan servicing, payments, escrow account

Customer service / Customer relations

Using a debit or ATM card

Loan servicing, payments, escrow account

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Loan servicing, payments, escrow account

Problems caused by my funds being low

Other

Billing disputes

Loan servicing, payments, escrow account

Incorrect information on credit report Information is not mine

False statements or representation Attempted to collect wrong amount

Managing the loan or lease

False statements or representation Attempted to collect wrong amount

Loan modification, collection, foreclosure

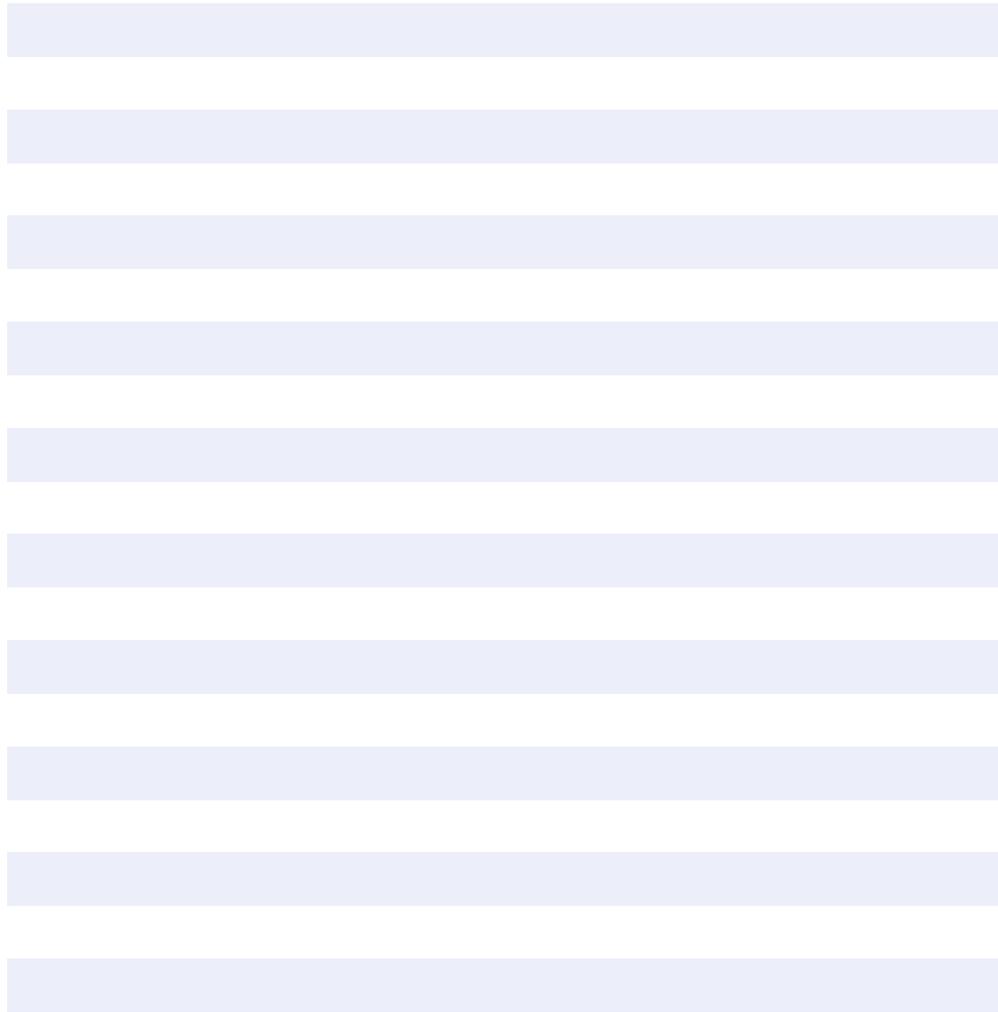
Loan modification, collection, foreclosure

Cont'd attempts collect debt not owed Debt was paid

Consumer Complaints



Consumer Complaints



Consumer Complaints

HSBC North America Holdings Inc.	NY	11545		N/A
Experian	FL	33060		N/A
Santander Consumer USA Holdings Inc	IN	46260		N/A
Ocwen	IL	61953	Older American	N/A
JPMorgan Chase & Co.	OH	43050	Older American	N/A
TCF National Bank	IL	60649		N/A
HSBC North America Holdings Inc.	IL	60473		N/A
Nationstar Mortgage	FL	33316		N/A
Round Point Mortgage	CA	92807		N/A
SunTrust Banks, Inc.	CA	95356		N/A
Regions Financial Corporation	IL	62298		N/A
Capital One	CA	94551		N/A
USAA Savings	PA	15044		N/A
Ocwen	MI	48223		N/A
Experian	MD	20773		N/A
OneMain Financial Holdings, LLC	OH	45505		N/A
Wells Fargo & Company	NV	89048		N/A
Advance America, Cash Advance Centers, Inc.	IN	47546		N/A
Bank of America	PA	18504		N/A
Ocwen	FL	32257		N/A
Expert Global Solutions, Inc.	AZ	86404		N/A

Consumer Complaints

Web	08/27/2013	Closed with explanation	Yes
Web	09/15/2013	Closed with explanation	Yes
Web	09/04/2013	Closed with explanation	Yes
Web	08/27/2013	Closed with explanation	Yes
Web	08/30/2013	Closed with explanation	Yes
Web	08/27/2013	Closed with explanation	Yes
Postal mail	09/13/2013	Closed with explanation	Yes
Web	08/27/2013	Closed with explanation	Yes
Web	09/04/2013	Closed with explanation	Yes
Referral	10/01/2013	Closed with non-monetary relief	Yes
Referral	10/01/2013	Closed	Yes
Web	08/26/2013	Closed with explanation	Yes
Web	10/24/2013	Closed with explanation	Yes
Phone	09/04/2013	Closed with explanation	Yes
Phone	09/13/2013	Closed with explanation	Yes
Web	09/04/2013	Closed with monetary relief	Yes
Referral	10/01/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with monetary relief	Yes
Phone	08/27/2013	Closed with explanation	Yes
Referral	09/04/2013	Closed with explanation	Yes
Phone	08/27/2013	Closed with explanation	Yes

Consumer Complaints

No	504476
No	527064
Yes	513572
Yes	504483
No	504484
Yes	504488
No	527246
No	501421
Yes	513592
No	548953
No	548954
No	504512
Yes	548074
No	511934
No	526659
No	512055
Yes	548956
No	513618
No	504528
No	511694
No	504530

Consumer Complaints

09/03/2013	Mortgage	Other mortgage
09/03/2013	Mortgage	Other mortgage
09/03/2013	Mortgage	Other mortgage
09/13/2013	Credit reporting	
08/26/2013	Credit reporting	
09/03/2013	Mortgage	Other mortgage
09/30/2013	Bank account or service	Savings account
09/13/2013	Debt collection	Medical
08/26/2013	Credit card	
08/26/2013	Credit card	
09/03/2013	Credit card	
09/03/2013	Mortgage	Other mortgage
09/03/2013	Mortgage	Other mortgage
09/13/2013	Mortgage	Conventional fixed mortgage
08/26/2013	Mortgage	Conventional fixed mortgage
09/03/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/03/2013	Mortgage	Other mortgage
08/26/2013	Credit card	
09/03/2013	Mortgage	Home equity loan or line of credit
08/26/2013	Mortgage	Conventional fixed mortgage
08/26/2013	Debt collection	I do not know

Consumer Complaints

Loan modification,collection,foreclosure

Loan servicing, payments, escrow account

Loan modification,collection,foreclosure

Incorrect information on credit report

Information is not mine

Incorrect information on credit report

Personal information

Loan servicing, payments, escrow account

Account opening, closing, or management

Communication tactics

Threatened to take legal action

Billing statement

Advertising and marketing

Other

Loan modification,collection,foreclosure

Loan servicing, payments, escrow account

Loan modification,collection,foreclosure

Loan servicing, payments, escrow account

Improper contact or sharing of info

Contacted me after I asked not to

Settlement process and costs

Customer service / Customer relations

Settlement process and costs

Loan servicing, payments, escrow account

Cont'd attempts collect debt not owed

Debt is not mine

Consumer Complaints



Consumer Complaints



Consumer Complaints

Citibank	IL	60637		N/A
Seterus, Inc.	VA	23089		N/A
Select Portfolio Servicing, Inc	CA	93551		N/A
Equifax	MD	20773		N/A
TransUnion Intermediate Holdings, Inc.	CA	94526	Older American	N/A
CIT Bank National Association	MA	02453		N/A
BB&T Financial	AL	36280		N/A
Advance Bureau of Collections	GA	31005		N/A
Capital One	MD	21703		N/A
Discover	MA	01810		N/A
Fifth Third Financial Corporation	FL	34786		N/A
Wells Fargo & Company	NJ	07840		N/A
Nationstar Mortgage	NC	28078		N/A
Nationstar Mortgage	FL	34639		N/A
Citibank	FL	33912		N/A
Deca Financial Services LLC	CA	93212		N/A
Wells Fargo & Company	MN	55109		N/A
Bank of America	NY	10128		N/A
Ocwen	CA	95829		N/A
Ditech Financial LLC	AZ	85260	Older American	N/A
Platinum Holdings Group, LLC	MS	39452		N/A

Consumer Complaints

Referral	09/04/2013	Closed with explanation	Yes
Referral	09/04/2013	Closed with explanation	Yes
Referral	09/04/2013	Closed with explanation	Yes
Phone	09/13/2013	Closed with explanation	Yes
Postal mail	08/27/2013	Closed with non-monetary relief	Yes
Referral	09/04/2013	Closed with explanation	Yes
Referral	10/01/2013	Closed with explanation	Yes
Phone	09/16/2013	Closed with non-monetary relief	Yes
Phone	08/27/2013	Closed with non-monetary relief	Yes
Web	08/26/2013	Closed with explanation	Yes
Referral	09/05/2013	Closed with explanation	Yes
Referral	09/05/2013	Closed with explanation	Yes
Referral	09/05/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with explanation	Yes
Web	08/27/2013	Closed with explanation	Yes
Web	09/04/2013	Closed with explanation	Yes
Web	09/04/2013	Closed with explanation	Yes
Web	08/26/2013	Closed with explanation	Yes
Web	09/04/2013	Closed with explanation	Yes
Web	08/27/2013	Closed with explanation	Yes
Phone	09/06/2013	Closed	Yes

Consumer Complaints

No	513628
No	513630
No	513939
No	526660
No	501426
No	513632
No	548966
No	527302
No	501616
Yes	504542
No	513644
Yes	513645
No	513647
Yes	527313
No	501224
No	512500
No	513661
No	504555
No	513662
No	504557
No	504466

Consumer Complaints

09/13/2013	Mortgage	Other mortgage
09/03/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/13/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/26/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/26/2013	Bank account or service	Other bank product/service
08/26/2013	Debt collection	Medical
09/03/2013	Debt collection	Mortgage
09/13/2013	Debt collection	I do not know
08/26/2013	Mortgage	VA mortgage
09/13/2013	Bank account or service	Checking account
08/26/2013	Student loan	Non-federal student loan
09/04/2013	Debt collection	Medical
09/30/2013	Credit reporting	
09/04/2013	Student loan	Non-federal student loan
09/04/2013	Mortgage	FHA mortgage
09/13/2013	Bank account or service	Checking account
09/30/2013	Bank account or service	Checking account
08/26/2013	Credit reporting	
08/26/2013	Credit reporting	
09/30/2013	Debt collection	Medical

Consumer Complaints

Loan modification, collection, foreclosure

Disclosure verification of debt	Right to dispute notice not received
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Communication tactics	Frequent or repeated calls
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Loan modification, collection, foreclosure

Making/receiving payments, sending money

Communication tactics	Threatened to take legal action
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Disclosure verification of debt	Not given enough info to verify debt
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Cont'd attempts collect debt not owed	Debt is not mine
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Loan servicing, payments, escrow account

Problems caused by my funds being low

Repaying your loan	Repaying your loan
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Communication tactics	Frequent or repeated calls
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Incorrect information on credit report	Account status
--	----------------

Repaying your loan	Repaying your loan
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Loan modification, collection, foreclosure

Making/receiving payments, sending money

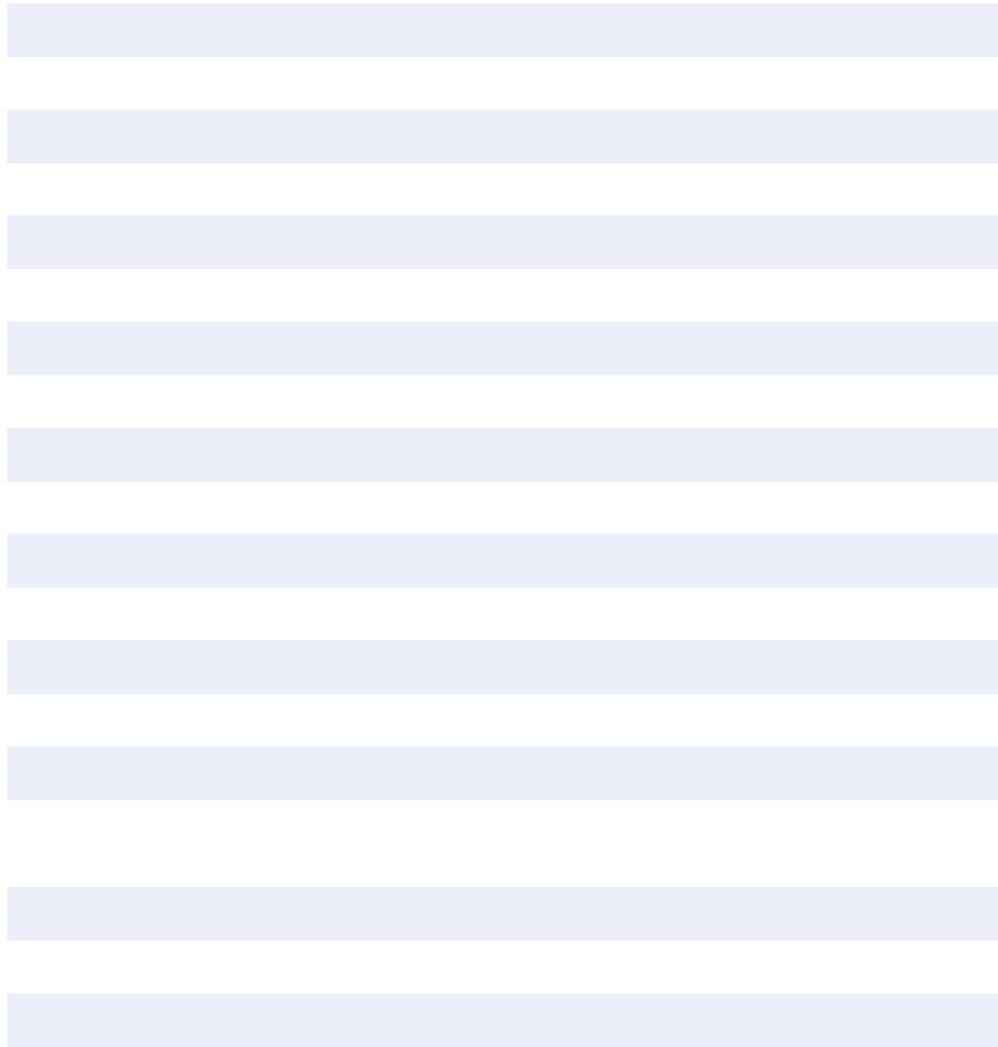
Making/receiving payments, sending money

Incorrect information on credit report	Information is not mine
--	-------------------------

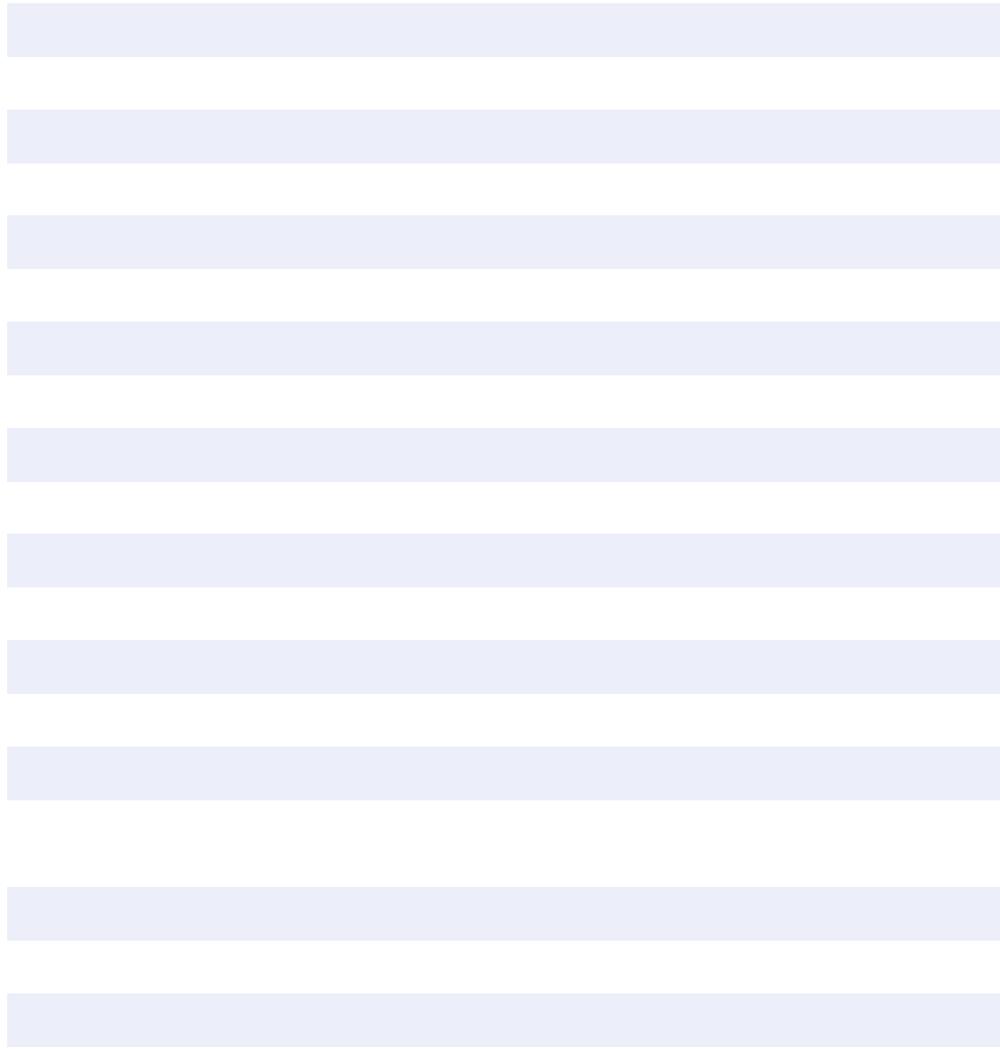
Unable to get credit report/credit score	Problem getting my free annual report
--	---------------------------------------

Communication tactics	Frequent or repeated calls
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Consumer Complaints



Consumer Complaints



Consumer Complaints

EverBank	VT	05482		N/A
Allied Interstate LLC	TX	78753		N/A
Citibank	NC	27410	Servicemember	N/A
Wells Fargo & Company	MD	20783		N/A
M&T Bank Corporation	NY	14221		N/A
Expert Global Solutions, Inc.	MS	39071	Older American	N/A
Real Time Resolutions	WY	82003		N/A
Experian	MD	21117		N/A
Wells Fargo & Company	OR	97233	Older American	N/A
Wells Fargo & Company	TX	75050		N/A
Navient Solutions, Inc.	OK	73120		N/A
Commonwealth Financial Systems, Inc.	FL	33161		N/A
Experian	TX	76116		N/A
Navient Solutions, Inc.	TX	75013		N/A
Bank of America	MI	49203		N/A
Bank of America	NY	10026	Servicemember	N/A
Bank of America	GA	31757	Older American, Servicemember	N/A
Equifax	FL	32164	Servicemember	N/A
Experian	VA	22031		N/A
Medical Data Systems, Inc.	MA	01464		N/A

Consumer Complaints

Referral	09/16/2013	Closed with explanation	Yes
Phone	09/04/2013	Closed with non-monetary relief	Yes
Web	09/15/2013	Closed with explanation	Yes
Web	08/27/2013	Closed with explanation	Yes
Referral	08/27/2013	Closed with explanation	Yes
Phone	08/27/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with explanation	Yes
Phone	09/13/2013	Closed with explanation	Yes
Web	08/27/2013	Closed with monetary relief	Yes
Web	09/17/2013	Closed with explanation	Yes
Web	08/27/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with explanation	Yes
Postal mail	11/04/2013	Closed with non-monetary relief	Yes
Web	09/04/2013	Closed with monetary relief	Yes
Web	09/04/2013	Closed with explanation	Yes
Postal mail	09/17/2013	Closed with explanation	Yes
Phone	10/01/2013	Closed with explanation	Yes
Postal mail	08/27/2013	Closed with non-monetary relief	Yes
Web	08/26/2013	Closed with explanation	Yes
Web	09/30/2013	Closed with explanation	Yes

Consumer Complaints

No 527329

No 513672

No 527347

No 504582

Yes 505075

No 504583

No 513651

No 527071

No 504586

No 527361

Yes 504594

No 513703

No 548159

No 513706

No 513708

No 526699

No 548176

No 501202

Yes 508209

No 548181

Consumer Complaints

09/30/2013	Debt collection	Credit card
09/04/2013	Consumer Loan	Vehicle loan
09/04/2013	Credit reporting	
09/30/2013	Credit card	
09/04/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/26/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/26/2013	Credit reporting	
09/04/2013	Credit card	
09/04/2013	Credit card	
09/04/2013	Student loan	Non-federal student loan
08/26/2013	Debt collection	Medical
09/30/2013	Debt collection	Medical
09/13/2013	Bank account or service	Other bank product/service
08/26/2013	Credit reporting	
08/26/2013	Debt collection	Auto
09/30/2013	Credit reporting	
09/13/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/26/2013	Credit reporting	
08/26/2013	Mortgage	Conventional fixed mortgage
09/30/2013	Credit reporting	
09/30/2013	Credit reporting	
09/30/2013	Credit reporting	

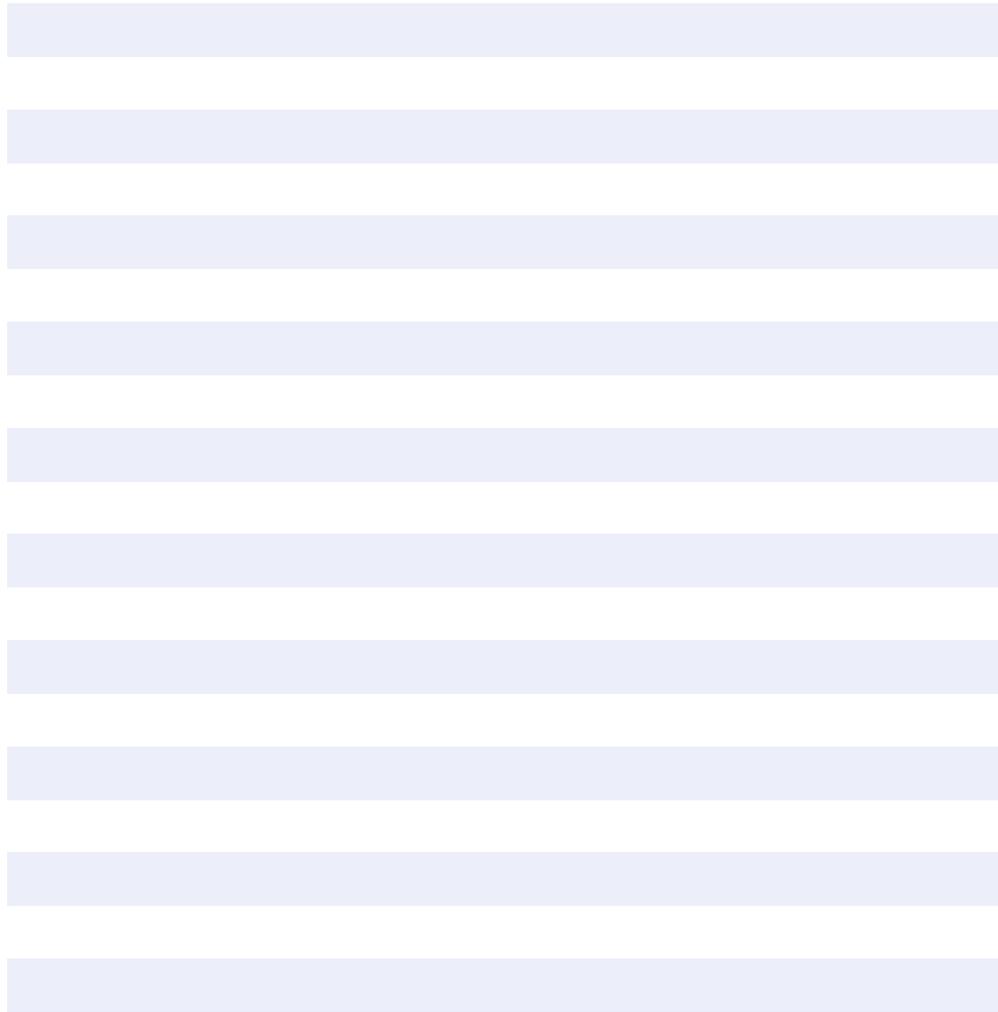
Consumer Complaints

Disclosure verification of debt	Not given enough info to verify debt
Taking out the loan or lease	
Improper use of my credit report	Report improperly shared by CRC
Unsolicited issuance of credit card	
Cont'd attempts collect debt not owed	Debt is not mine
Loan modification, collection, foreclosure	
Incorrect information on credit report	Information is not mine
Identity theft / Fraud / Embezzlement	
Identity theft / Fraud / Embezzlement	
Repaying your loan	Repaying your loan
Disclosure verification of debt	Right to dispute notice not received
Communication tactics	Threatened to take legal action
Making/receiving payments, sending money	
Incorrect information on credit report	Account status
Communication tactics	Called after sent written cease of comm
Incorrect information on credit report	Account status
Cont'd attempts collect debt not owed	Debt is not mine
Incorrect information on credit report	Information is not mine
Loan modification, collection, foreclosure	
Incorrect information on credit report	Personal information
Credit reporting company's investigation	No notice of investigation status/result
Incorrect information on credit report	Account terms

Consumer Complaints



Consumer Complaints



Consumer Complaints

CL Holdings, LLC	TX	76116		N/A
Wells Fargo & Company	CA	92530		N/A
Experian	CT	06119		N/A
Bank of America	GA	31707		N/A
Real Time Resolutions	CA	92122		N/A
Wells Fargo & Company	FL	33067		N/A
TransUnion Intermediate Holdings, Inc.	FL	32164	Servicemember	N/A
JPMorgan Chase & Co.	NJ	07064		N/A
Citibank	NJ	07064		N/A
JPMorgan Chase & Co.	CO	80015		N/A
Medical Business Bureau	IL	60504		N/A
Retrieval-Masters Creditors Bureau, Inc.	NJ	07522		N/A
Bank of America				N/A
Experian	FL	32244		N/A
Commercial Recovery Systems	FL	33196		N/A
Equifax	AZ	85737	Older American	N/A
Convergent Resources, Inc.	TX	77023	Older American	N/A
TransUnion Intermediate Holdings, Inc.	OR	97386		N/A
HSBC North America Holdings Inc.	CO	80236		N/A
Equifax	NY	11516		N/A
Experian	LA	70460		N/A
Experian	CA	95354		N/A

Consumer Complaints

Postal mail	10/01/2013	Closed with monetary relief	Yes
Web	09/04/2013	Closed with explanation	Yes
Web	09/03/2013	Closed with explanation	Yes
Phone	10/01/2013	Closed with explanation	Yes
Web	09/05/2013	Closed with explanation	Yes
Web	08/27/2013	Closed with explanation	Yes
Postal mail	08/28/2013	Closed with non-monetary relief	Yes
Postal mail	09/05/2013	Closed with non-monetary relief	Yes
Postal mail	09/05/2013	Closed with explanation	Yes
Web	09/05/2013	Closed with explanation	Yes
Web	08/26/2013	Closed with explanation	No
Phone	10/01/2013	Closed with non-monetary relief	Yes
Referral	09/16/2013	Closed with explanation	Yes
Postal mail	09/05/2013	Closed with explanation	Yes
Web	08/27/2013	Closed with explanation	Yes
Web	09/30/2013	Closed with explanation	Yes
Phone	09/16/2013	Closed with explanation	Yes
Web	08/26/2013	Closed with non-monetary relief	Yes
Web	08/27/2013	Closed with explanation	Yes
Postal mail	11/25/2013	Closed with explanation	Yes
Web	09/30/2013	Closed with non-monetary relief	Yes
Web	10/01/2013	Closed with explanation	Yes

Consumer Complaints

No	548161
No	513716
No	513717
No	548192
	513560
No	504623
No	501204
No	513764
No	513765
No	513770
No	504055
No	548139
No	527488
Yes	504648
No	501863
No	548242
No	527437
No	504662
No	504675
No	548249
No	547291
Yes	549039

Consumer Complaints

08/26/2013	Mortgage	Other mortgage
08/26/2013	Mortgage	Other mortgage
09/30/2013	Credit reporting	
09/13/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/30/2013	Mortgage	Conventional fixed mortgage
09/13/2013	Debt collection	I do not know
08/26/2013	Mortgage	Conventional fixed mortgage
09/24/2013	Mortgage	FHA mortgage
09/30/2013	Mortgage	Other mortgage
09/13/2013	Consumer Loan	Vehicle loan
09/16/2013	Credit card	
09/24/2013	Credit reporting	
09/30/2013	Debt collection	Credit card
09/30/2013	Mortgage	Conventional fixed mortgage
08/26/2013	Mortgage	FHA mortgage
09/13/2013	Debt collection	Credit card
09/24/2013	Credit reporting	
09/30/2013	Credit reporting	
08/26/2013	Credit reporting	
08/26/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/26/2013	Credit reporting	

Consumer Complaints

Loan servicing, payments, escrow account

Loan modification,collection,foreclosure

Incorrect information on credit report

Account status

Communication tactics

Threatened to take legal action

Settlement process and costs

Communication tactics

Frequent or repeated calls

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Managing the loan or lease

Billing statement

Incorrect information on credit report

Reinserted previously deleted info

Cont'd attempts collect debt not owed

Debt resulted from identity theft

Credit decision / Underwriting

Loan modification,collection,foreclosure

Cont'd attempts collect debt not owed

Debt was discharged in bankruptcy

Incorrect information on credit report

Account status

Incorrect information on credit report

Account terms

Credit reporting company's investigation

Problem with statement of dispute

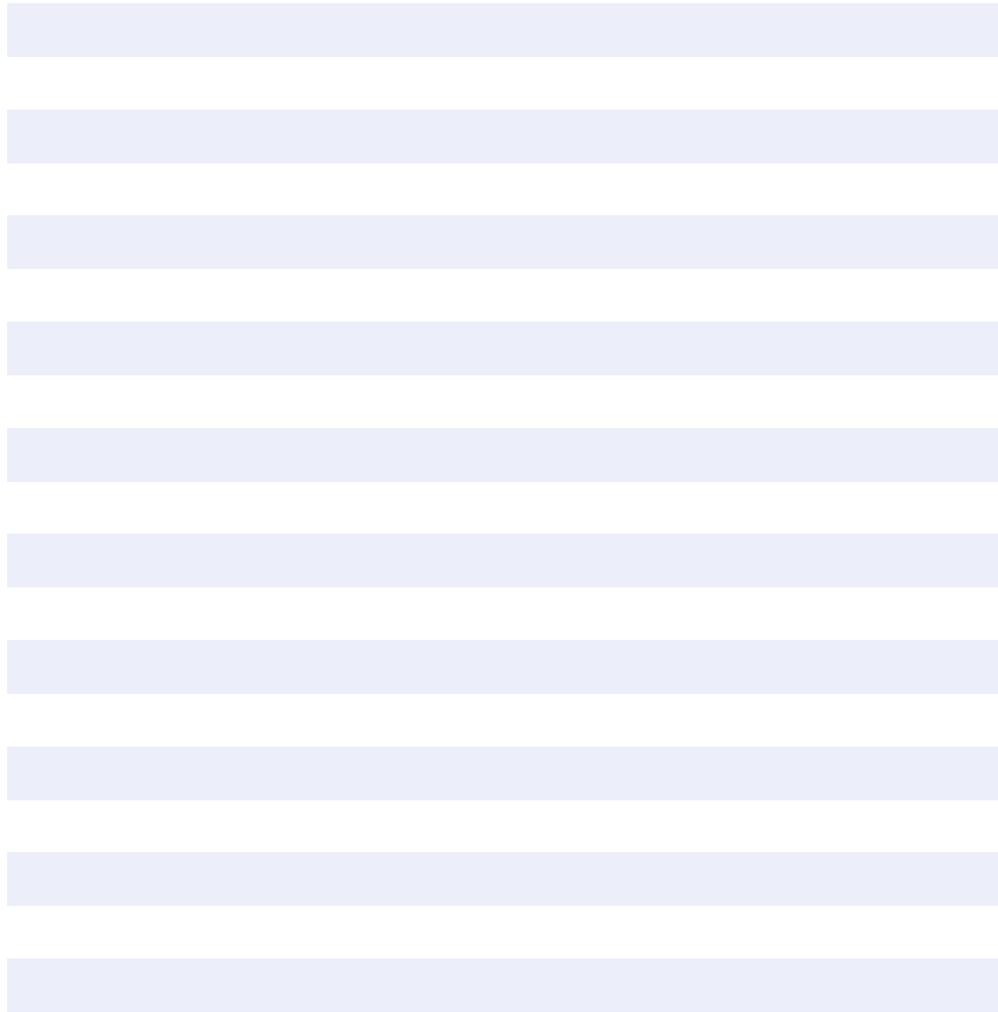
Cont'd attempts collect debt not owed

Debt was paid

Incorrect information on credit report

Information is not mine

Consumer Complaints



Consumer Complaints



Consumer Complaints

Wells Fargo & Company	NY	11950		N/A
New York Community Bank	NJ	07105		N/A
Experian	AZ	85023		N/A
LexisNexis	FL	32796		N/A
Bank of America	NJ	08873	Older American	N/A
Encore Capital Group	MI	48507		N/A
SunTrust Banks, Inc.	NC	28216		N/A
Carrington Mortgage Holdings, LLC.	AR	72113		N/A
JPMorgan Chase & Co.	VA	23237		N/A
Capital One	PA	17055		N/A
Synchrony Financial	CA	95356		N/A
Equifax	IL	62060		N/A
Encore Capital Group	CT	07470		N/A
Quicken Loans	NJ	08221	Older American	N/A
JPMorgan Chase & Co.	MA	01453		N/A
Navy FCU	TN	37860	Servicemember	N/A
Experian	IL	60628		N/A
Experian	CA	95354		N/A
TransUnion Intermediate Holdings, Inc.	TX	75070		N/A
North Shore Agency, LLC	CA	92039		N/A
Experian	NY	10463		N/A

Consumer Complaints

Postal mail	08/28/2013	Closed with explanation	Yes
Postal mail	08/28/2013	Closed with explanation	Yes
Postal mail	10/01/2013	Closed with explanation	Yes
Web	10/16/2013	Closed with explanation	Yes
Phone	10/01/2013	Closed with explanation	Yes
Web	09/16/2013	Closed with explanation	Yes
Web	08/27/2013	Closed with explanation	Yes
Web	09/25/2013	Closed with explanation	Yes
Referral	10/02/2013	Closed with explanation	Yes
Web	09/16/2013	Closed with explanation	Yes
Referral	09/18/2013	Closed with explanation	Yes
Web	09/24/2013	Closed with explanation	Yes
Web	10/01/2013	Closed with explanation	Yes
Web	10/01/2013	Closed with explanation	Yes
Web	08/27/2013	Closed with explanation	Yes
Web	09/16/2013	Closed with explanation	Yes
Web	09/24/2013	Closed with non-monetary relief	Yes
Web	10/01/2013	Closed with explanation	Yes
Web	08/26/2013	Closed with non-monetary relief	Yes
Phone	09/11/2013	Closed with explanation	Yes
Web	08/26/2013	Closed with non-monetary relief	Yes

Consumer Complaints

Yes	504691
No	504715
No	549068
No	527052
No	548304
No	527465
No	501741
No	540357
No	548410
No	527527
No	529970
Yes	540836
No	547221
Yes	548328
No	504747
No	527555
No	540390
Yes	549041
No	501505
No	504782
No	504785

Consumer Complaints

09/24/2013	Debt collection	Medical
09/30/2013	Credit card	
09/13/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/26/2013	Debt collection	Credit card
09/13/2013	Mortgage	Conventional fixed mortgage
09/13/2013	Mortgage	Other mortgage
09/30/2013	Credit reporting	
08/26/2013	Mortgage	Conventional fixed mortgage
09/24/2013	Credit card	
09/13/2013	Mortgage	Conventional fixed mortgage
09/13/2013	Debt collection	Credit card
09/13/2013	Credit card	
09/13/2013	Bank account or service	Checking account
09/13/2013	Mortgage	Other mortgage
08/26/2013	Debt collection	Credit card
09/24/2013	Credit reporting	
08/26/2013	Mortgage	Conventional fixed mortgage
08/27/2013	Debt collection	Credit card
09/30/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/13/2013	Credit card	
09/30/2013	Debt collection	I do not know

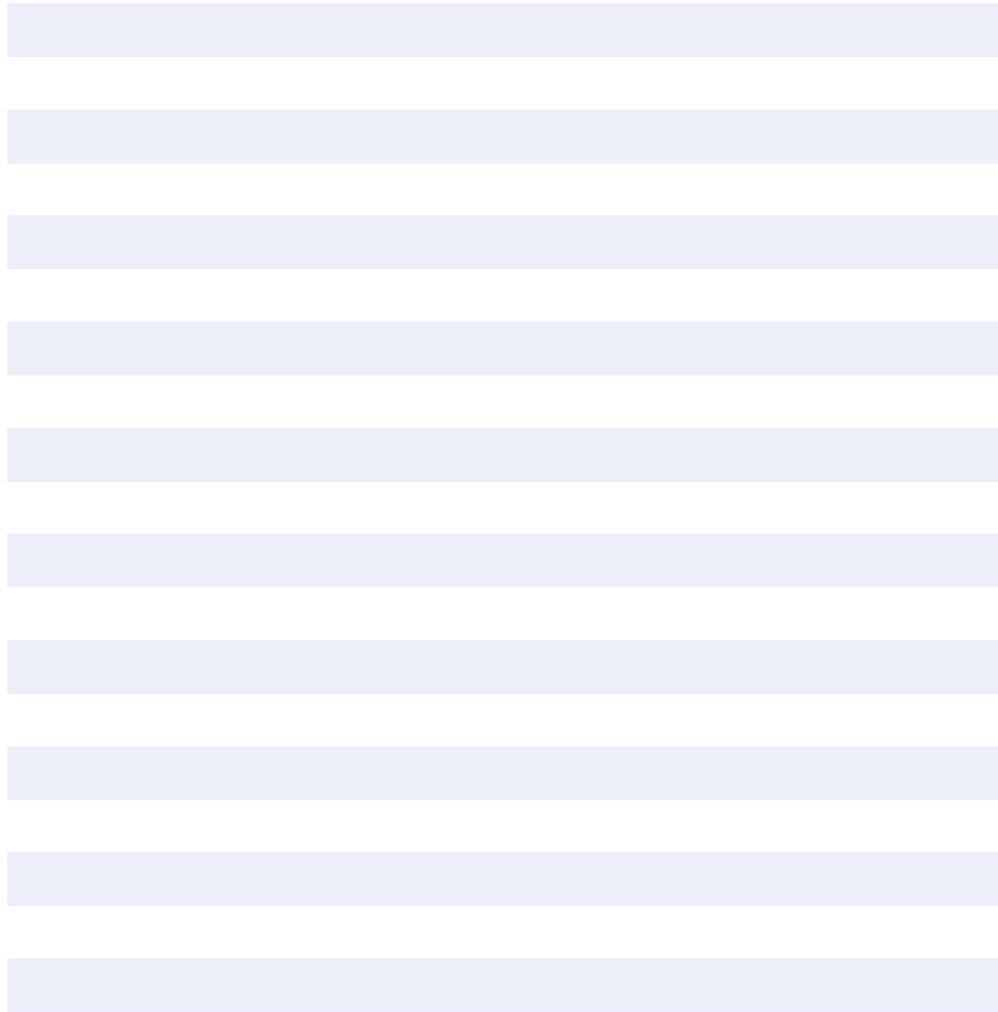
Consumer Complaints

Cont'd attempts collect debt not owed	Debt was paid
Billing disputes	
Loan modification, collection, foreclosure	
Cont'd attempts collect debt not owed	Debt was paid
Settlement process and costs	
Loan modification, collection, foreclosure	
Credit reporting company's investigation	Problem with statement of dispute
Loan modification, collection, foreclosure	
Customer service / Customer relations	
Application, originator, mortgage broker	
Disclosure verification of debt	Not given enough info to verify debt
Forbearance / Workout plans	
Account opening, closing, or management	
Loan servicing, payments, escrow account	
Communication tactics	Frequent or repeated calls
Incorrect information on credit report	Account status
Loan modification, collection, foreclosure	
Cont'd attempts collect debt not owed	Debt is not mine
Loan servicing, payments, escrow account	
Other	
Disclosure verification of debt	Not given enough info to verify debt

Consumer Complaints



Consumer Complaints



Consumer Complaints

Expert Global Solutions, Inc.	TX	78240	N/A
Synchrony Financial	MD	20650	N/A
Ocwen	LA	71107	N/A
Capital One	AZ	85742	N/A
Nationstar Mortgage	MI	48189	N/A
Bank of America	FL	33173	N/A
Equifax	IN	46405	N/A
Nationstar Mortgage	CA	95818	N/A
Amex	MN	55342	N/A
Wells Fargo & Company	TN	37727	N/A
Capital One	GA	30036	N/A
JPMorgan Chase & Co.	AZ	85711	N/A
SunTrust Banks, Inc.	VA	22030	N/A
Select Portfolio Servicing, Inc	IL	60074	N/A
Allied Interstate LLC	GA	30008	N/A
Equifax	CA	90605	N/A
Ocwen	FL	33034	N/A
Encore Capital Group	FL	33061	N/A
HSBC North America Holdings Inc.	OH	43460	N/A
Synchrony Financial	SC	29853	N/A
Resurgent Capital Services L.P.	ND	58554	N/A

Consumer Complaints

Web	09/24/2013	Closed with explanation	Yes
Phone	10/01/2013	Closed with monetary relief	Yes
Web	09/16/2013	Closed with explanation	Yes
Web	08/26/2013	Closed with explanation	Yes
Web	09/16/2013	Closed with explanation	Yes
Referral	09/16/2013	Closed with explanation	Yes
Postal mail	11/05/2013	Closed with explanation	Yes
Web	08/27/2013	Closed with explanation	Yes
Web	09/25/2013	Closed with explanation	Yes
Referral	09/18/2013	Closed with explanation	Yes
Referral	09/16/2013	Closed with explanation	No
Referral	09/16/2013	Closed with explanation	Yes
Referral	09/16/2013	Closed with non-monetary relief	Yes
Referral	09/16/2013	Closed with explanation	No
Phone	08/27/2013	Closed with non-monetary relief	Yes
Postal mail	10/04/2013	Closed with non-monetary relief	Yes
Phone	09/03/2013	Closed with explanation	Yes
Web	08/28/2013	Closed with explanation	Yes
Web	10/01/2013	Closed with explanation	Yes
Web	09/15/2013	Closed with explanation	Yes
Web	10/01/2013	Closed with explanation	Yes

Consumer Complaints

No	540407
No	548367
No	527579
No	504807
Yes	527583
No	526675
No	548441
No	504819
No	540439
No	527590
	527591
No	527593
No	527597
No	527720
No	504886
No	540901
No	504835
No	504765
Yes	548412
No	527632
No	548420

Consumer Complaints

09/13/2013	Bank account or service	Checking account
08/26/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/30/2013	Debt collection	I do not know
09/30/2013	Bank account or service	Other bank product/service
09/24/2013	Mortgage	Other mortgage
08/26/2013	Mortgage	Conventional fixed mortgage
09/30/2013	Credit reporting	
08/26/2013	Mortgage	Conventional fixed mortgage
09/13/2013	Mortgage	Home equity loan or line of credit
09/24/2013	Credit reporting	
08/26/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/26/2013	Mortgage	Other mortgage
08/26/2013	Debt collection	Mortgage
08/26/2013	Mortgage	Other mortgage
09/24/2013	Credit reporting	
08/26/2013	Credit card	
09/24/2013	Debt collection	Non-federal student loan
09/13/2013	Debt collection	Credit card
09/30/2013	Debt collection	I do not know
08/26/2013	Mortgage	Conventional fixed mortgage
09/13/2013	Debt collection	Mortgage

Consumer Complaints

Deposits and withdrawals

Cont'd attempts collect debt not owed	Debt is not mine
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Cont'd attempts collect debt not owed	Debt is not mine
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Deposits and withdrawals

Loan servicing, payments, escrow account

Application, originator, mortgage broker

Credit reporting company's investigation	Problem with statement of dispute
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Loan modification, collection, foreclosure

Loan servicing, payments, escrow account

Incorrect information on credit report	Public record
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Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Communication tactics	Called after sent written cease of comm
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Loan modification, collection, foreclosure

Incorrect information on credit report	Personal information
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Billing disputes

Cont'd attempts collect debt not owed	Debt is not mine
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Improper contact or sharing of info	Talked to a third party about my debt
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Communication tactics	Frequent or repeated calls
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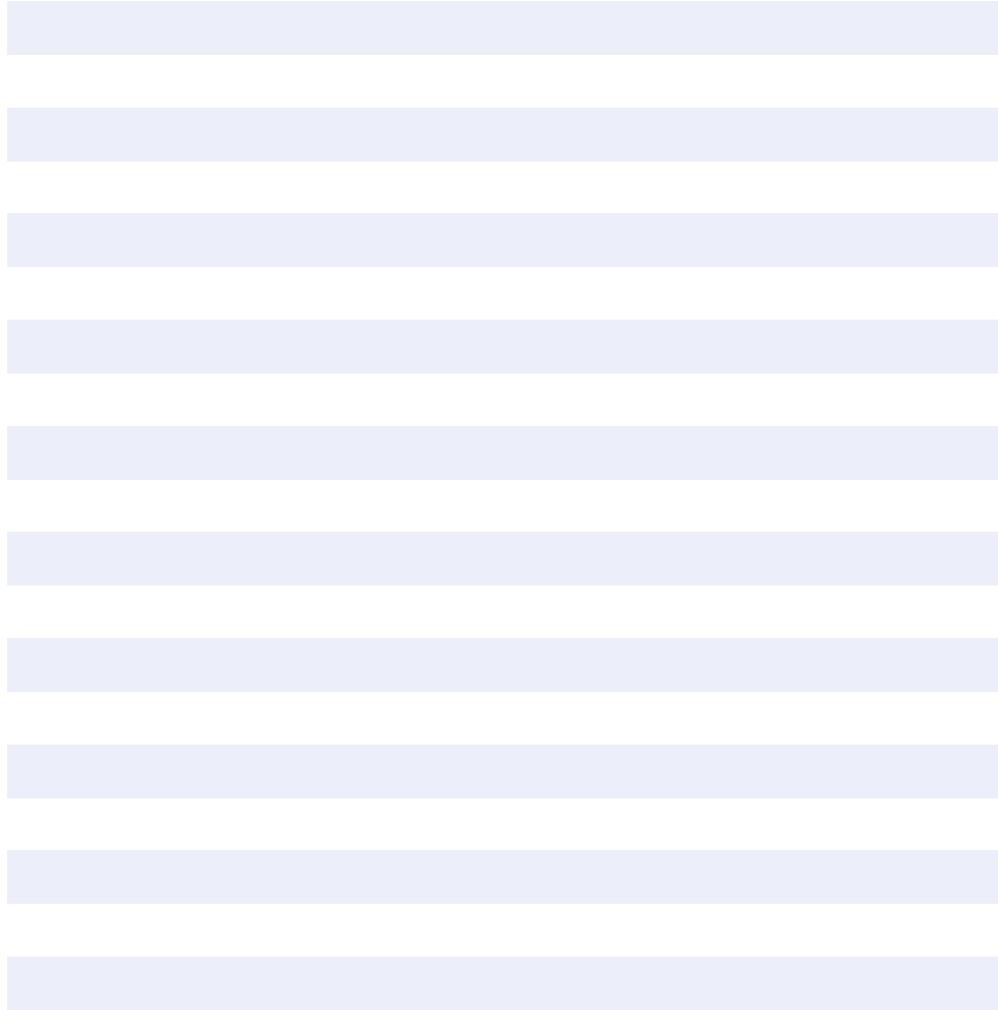
Application, originator, mortgage broker

Communication tactics	Called after sent written cease of comm
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Consumer Complaints



Consumer Complaints



Consumer Complaints

Wells Fargo & Company	FL	33063		N/A
Stellar Recovery Inc.	TX	77861		N/A
Asset Management Professionals, LLC	WA	98059		N/A
Wells Fargo & Company	PA	15068		N/A
Wells Fargo & Company	FL	33558		N/A
HSBC North America Holdings Inc.	NY	11435		N/A
TransUnion Intermediate Holdings, Inc.	IN	46405		N/A
Nationstar Mortgage	WA	98248		N/A
JPMorgan Chase & Co.	MI	49507		N/A
HSBC North America Holdings Inc.	NY	13031		N/A
Bank of America	UT	84128		N/A
Ditech Financial LLC	CA	95035		N/A
Seterus, Inc.	CA	94931		N/A
BMO Harris	WI	53215		N/A
Experian	NJ	07003		N/A
Regions Financial Corporation	TN	37075		N/A
Navient Solutions, Inc.	AR	72032	Servicemember	N/A
Citibank	NJ	07093		N/A
Finkelstein, Kern, Steinberg & Cunningham, PC	TN	37701		N/A
American Internet Mortgage, Inc	MN	55372		N/A
JPMorgan Chase & Co.	CA	95762		N/A

Consumer Complaints

Web	09/16/2013	Closed with explanation	Yes
Web	08/26/2013	Closed with explanation	Yes
Web	10/03/2013	Closed with non-monetary relief	Yes
Referral	10/01/2013	Closed with explanation	Yes
Referral	09/25/2013	Closed with explanation	Yes
Web	08/27/2013	Closed with explanation	Yes
Postal mail	11/05/2013	Closed with explanation	Yes
Web	08/28/2013	Closed with explanation	Yes
Referral	09/17/2013	Closed with explanation	Yes
Web	09/25/2013	Closed with explanation	Yes
Web	08/28/2013	Closed with explanation	Yes
Referral	08/28/2013	Closed with explanation	Yes
Referral	08/28/2013	Closed	Yes
Referral	08/28/2013	Closed with explanation	Yes
Web	09/24/2013	Closed with non-monetary relief	Yes
Referral	08/28/2013	Closed with monetary relief	Yes
Web	09/24/2013	Closed with explanation	Yes
Referral	09/16/2013	Closed with explanation	Yes
Phone	11/05/2013	Closed with explanation	Yes
Web	08/28/2013	Closed with explanation	Yes
Web	09/16/2013	Closed with explanation	Yes

Consumer Complaints

No	527637
Yes	504856
No	548423
No	548425
No	540646
No	504876
No	548440
Yes	504880
No	527662
No	540502
No	504889
No	501609
Yes	504892
Yes	504893
Yes	540513
No	504895
Yes	540515
No	527677
No	548478
No	504906
No	526545

Consumer Complaints

09/24/2013	Mortgage	Other mortgage
09/24/2013	Mortgage	FHA mortgage
09/24/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/30/2013	Consumer Loan	Vehicle loan
09/13/2013	Credit reporting	
09/30/2013	Mortgage	Other mortgage
08/26/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/30/2013	Mortgage	Other mortgage
08/26/2013	Credit reporting	
09/30/2013	Bank account or service	Checking account
08/27/2013	Consumer Loan	Vehicle loan
09/30/2013	Mortgage	Other mortgage
09/13/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/24/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/24/2013	Student loan	Non-federal student loan
09/30/2013	Mortgage	Other mortgage
08/27/2013	Credit reporting	
09/30/2013	Mortgage	FHA mortgage
08/27/2013	Mortgage	Conventional fixed mortgage
08/27/2013	Credit reporting	
09/30/2013	Debt collection	Medical

Consumer Complaints

Loan modification,collection,foreclosure

Loan servicing, payments, escrow account

Cont'd attempts collect debt not owed Debt was paid

Problems when you are unable to pay

Incorrect information on credit report Account terms

Loan modification,collection,foreclosure

Loan servicing, payments, escrow account

Loan servicing, payments, escrow account

Improper use of my credit report Report improperly shared by CRC

Deposits and withdrawals

Problems when you are unable to pay

Loan servicing, payments, escrow account

Communication tactics Called after sent written cease of comm

Cont'd attempts collect debt not owed Debt was paid

Repaying your loan Repaying your loan

Loan modification,collection,foreclosure

Incorrect information on credit report Reinserted previously deleted info

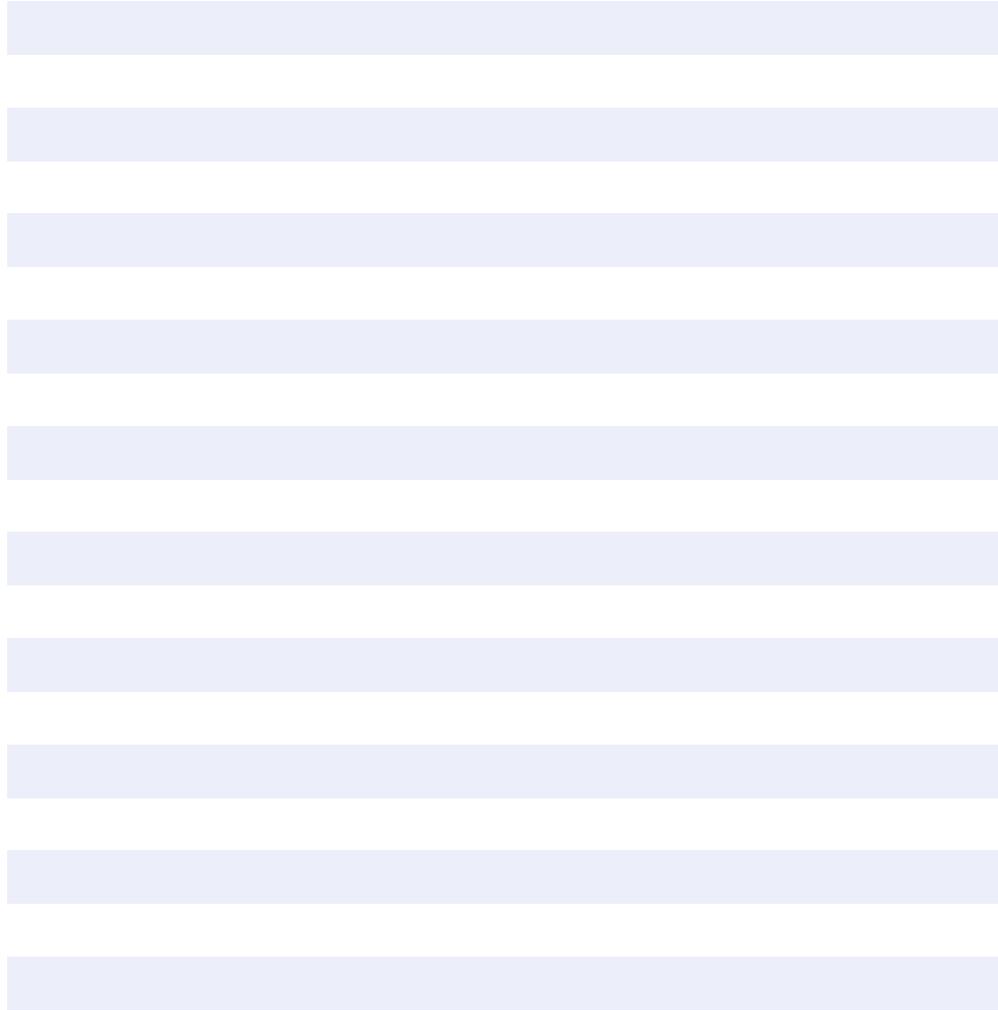
Application, originator, mortgage broker

Loan servicing, payments, escrow account

Incorrect information on credit report Account status

Improper contact or sharing of info Contacted me instead of my attorney

Consumer Complaints



Consumer Complaints



Consumer Complaints

JPMorgan Chase & Co.	NJ	08010		N/A
Nationstar Mortgage	CA	91352		N/A
Encore Capital Group	CA	92108		N/A
Santander Consumer USA Holdings Inc	OH	44146	Older American	N/A
Experian	OR	97086		N/A
Select Portfolio Servicing, Inc	CO	80031		N/A
Seterus, Inc.	CA	91351		N/A
Bank of America	VA	23701		N/A
Equifax	NV	89103	Servicemember	N/A
TD Bank US Holding Company	NJ	08865		N/A
Wells Fargo & Company	VA	20120		N/A
Union Bank	CA	94705		N/A
Regional Management Corp.	AL	35208		N/A
Kimball, Tirey & St. John LLP	CA	92130		N/A
Navient Solutions, Inc.	CA	95648		N/A
JPMorgan Chase & Co.	UT	84738		N/A
Equifax	CA	92646	Older American	N/A
SunTrust Banks, Inc.	FL	33624		N/A
Wells Fargo & Company	GA	30024		N/A
Experian	MD	21222		N/A
Pressler & Pressler, LLP	NJ	07015		N/A

Consumer Complaints

Postal mail	09/25/2013	Closed with explanation	Yes
Web	09/25/2013	Closed with explanation	Yes
Fax	09/25/2013	Closed with non-monetary relief	Yes
Phone	10/21/2013	Closed with explanation	Yes
Web	09/15/2013	Closed with explanation	Yes
Referral	10/01/2013	Closed with explanation	Yes
Web	08/28/2013	Closed with monetary relief	Yes
Referral	10/01/2013	Closed with explanation	Yes
Web	08/26/2013	Closed with non-monetary relief	Yes
Referral	10/02/2013	Closed with explanation	Yes
Phone	08/28/2013	Closed with explanation	Yes
Referral	10/02/2013	Closed with non-monetary relief	Yes
Web	09/16/2013	Closed with explanation	Yes
Web	10/03/2013	Closed with non-monetary relief	Yes
Phone	09/25/2013	Closed with monetary relief	Yes
Web	10/01/2013	Closed with explanation	Yes
Web	08/26/2013	Closed with explanation	Yes
Web	10/01/2013	Closed with explanation	Yes
Web	08/28/2013	Closed with explanation	Yes
Web	08/28/2013	Closed with explanation	Yes
Phone	10/01/2013	Closed with explanation	Yes

Consumer Complaints

No	540486
No	540532
No	540533
No	548493
No	527701
No	548503
No	501533
No	548507
Yes	501782
No	548510
No	504941
No	548521
No	527709
No	540572
No	540574
Yes	548531
Yes	504950
Yes	548544
Yes	504959
No	502022
Yes	548553

Consumer Complaints

09/24/2013	Credit card	
08/27/2013	Debt collection	I do not know
02/28/2014	Credit card	
09/30/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/27/2013	Credit card	
09/24/2013	Mortgage	Conventional fixed mortgage
09/13/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/24/2013	Debt collection	I do not know
09/24/2013	Mortgage	Other mortgage
09/13/2013	Credit card	
09/24/2013	Debt collection	Auto
09/13/2013	Mortgage	Conventional fixed mortgage
08/27/2013	Student loan	Non-federal student loan
10/01/2013	Mortgage	Conventional fixed mortgage
09/13/2013	Mortgage	Other mortgage
08/27/2013	Student loan	Non-federal student loan
10/01/2013	Credit reporting	
08/27/2013	Credit card	
08/27/2013	Debt collection	Mortgage
10/01/2013	Mortgage	FHA mortgage
09/24/2013	Mortgage	Other mortgage

Consumer Complaints

Late fee

Cont'd attempts collect debt not owed

Debt is not mine

Bankruptcy

Communication tactics

Frequent or repeated calls

Customer service / Customer relations

Loan servicing, payments, escrow account

False statements or representation

Attempted to collect wrong amount

Improper contact or sharing of info

Talked to a third party about my debt

Loan servicing, payments, escrow account

Unsolicited issuance of credit card

Communication tactics

Frequent or repeated calls

Loan modification, collection, foreclosure

Problems when you are unable to pay

Problems when you are unable to pay

Loan servicing, payments, escrow account

Loan servicing, payments, escrow account

Problems when you are unable to pay

Problems when you are unable to pay

Incorrect information on credit report

Account status

Overlimit fee

Disclosure verification of debt

Not given enough info to verify debt

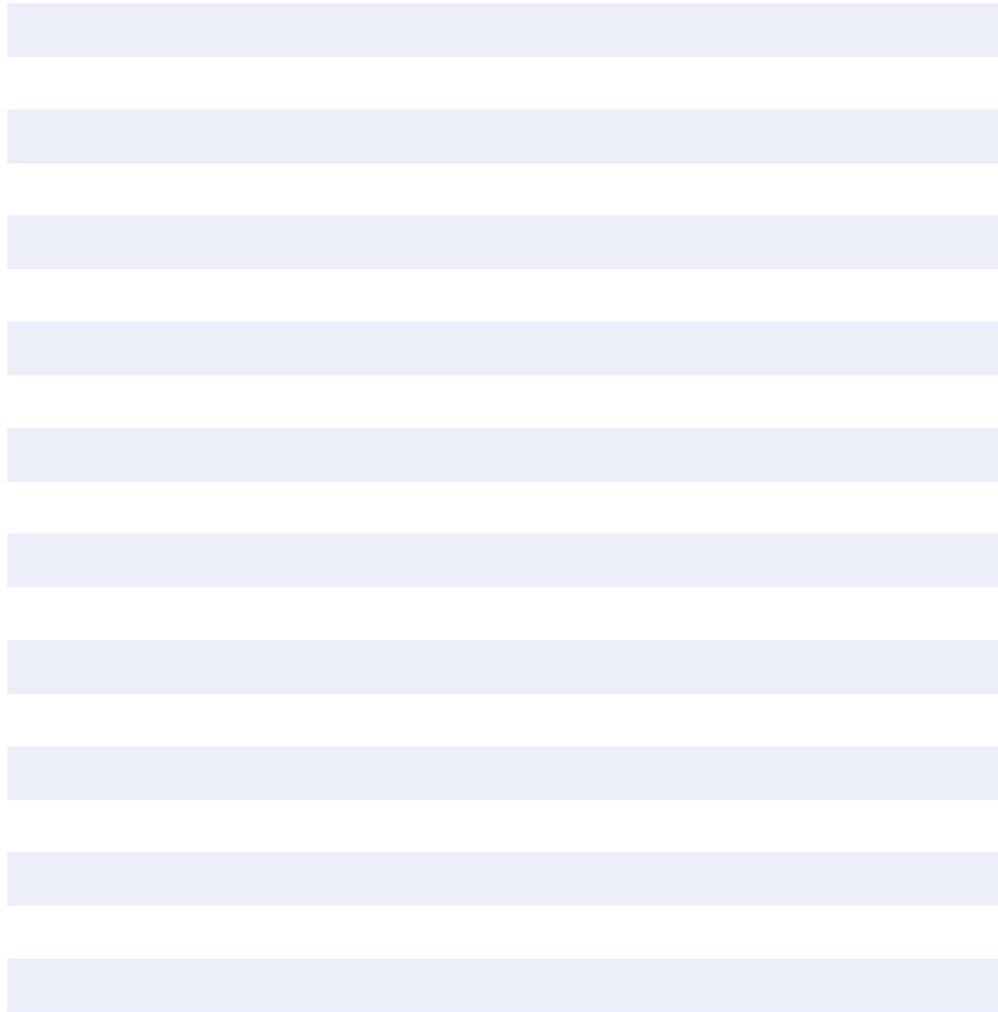
Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Consumer Complaints



Consumer Complaints



Consumer Complaints

Capital One	OH	44601		N/A
ACE Cash Express Inc.	NC	28422		N/A
JPMorgan Chase & Co.	IL	60181		N/A
Diversified Consultants, Inc.	FL	33024		N/A
Capital One	CA	90028		N/A
Wells Fargo & Company	HI	96825		N/A
EOS Holdings, Inc.	AE	09123	Servicemember	N/A
Account Discovery Systems, LLC	CO	80013	Servicemember	N/A
Ocwen	NJ	07307		N/A
BBVA Compass	FL	32224		N/A
TD Bank US Holding Company	UT	84123		N/A
Wells Fargo & Company	FL	33545		N/A
Wells Fargo & Company	CO	80226	Servicemember	N/A
Ocwen	MD	20723		N/A
Citibank	WI	53583		N/A
AES/PHEAA	NY	10008		N/A
Resurgent Capital Services L.P.	TX	77074		N/A
Capital One	TX	77304		N/A
Nationstar Mortgage	CA	92591		N/A
Bayview Loan Servicing, LLC	VA	20187		N/A
Nationstar Mortgage	FL	33484		N/A

Consumer Complaints

Fax	09/25/2013	Closed with monetary relief	Yes
Web	08/30/2013	Closed with explanation	Yes
Web	02/28/2014	Closed with explanation	Yes
Web	10/01/2013	Closed with explanation	Yes
Web	08/26/2013	Closed with explanation	Yes
Web	09/26/2013	Closed with explanation	Yes
Web	09/15/2013	Closed with non-monetary relief	Yes
Web	09/24/2013	Closed with explanation	Yes
Fax	09/25/2013	Closed with explanation	Yes
Referral	09/16/2013	Closed with explanation	Yes
Phone	09/26/2013	Closed with non-monetary relief	Yes
Phone	09/16/2013	Closed with explanation	Yes
Web	08/27/2013	Closed with explanation	Yes
Web	10/01/2013	Closed	Yes
Fax	09/16/2013	Closed with explanation	Yes
Web	08/27/2013	Closed with explanation	Yes
Postal mail	10/02/2013	Closed with explanation	Yes
Web	08/26/2013	Closed with explanation	Yes
Web	08/26/2013	Closed with explanation	Yes
Web	10/02/2013	Closed with explanation	Yes
Fax	09/26/2013	Closed with explanation	Yes

Consumer Complaints

No	541250
Yes	504964
No	736921
No	548556
No	504970
No	540601
No	527766
No	540606
No	540608
No	527886
No	540613
No	527771
No	504973
Yes	549193
No	527054
No	504974
No	549186
No	504976
No	504977
No	549206
Yes	539671

Consumer Complaints

09/24/2013	Mortgage	Conventional fixed mortgage
10/01/2013	Credit card	
08/27/2013	Consumer Loan	Vehicle lease
10/01/2013	Credit card	
09/24/2013	Debt collection	Credit card
09/13/2013	Credit reporting	
08/27/2013	Mortgage	Other mortgage
10/01/2013	Debt collection	I do not know
10/01/2013	Credit reporting	
10/01/2013	Credit card	
10/01/2013	Consumer Loan	Vehicle loan
09/24/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/13/2013	Mortgage	Second mortgage
08/27/2013	Mortgage	Other mortgage
08/27/2013	Mortgage	Conventional fixed mortgage
10/01/2013	Debt collection	Credit card
09/13/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/27/2013	Mortgage	Other mortgage
10/01/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/27/2013	Mortgage	Other mortgage
10/01/2013	Credit reporting	

Consumer Complaints

Loan servicing, payments, escrow account

Other

Taking out the loan or lease

Customer service / Customer relations

Cont'd attempts collect debt not owed

Debt is not mine

Incorrect information on credit report

Reinserted previously deleted info

Loan modification, collection, foreclosure

Cont'd attempts collect debt not owed

Debt is not mine

Incorrect information on credit report

Account terms

Customer service / Customer relations

Managing the loan or lease

Disclosure verification of debt

Not disclosed as an attempt to collect

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Communication tactics

Threatened to take legal action

Communication tactics

Frequent or repeated calls

Loan modification, collection, foreclosure

Cont'd attempts collect debt not owed

Debt is not mine

Loan modification, collection, foreclosure

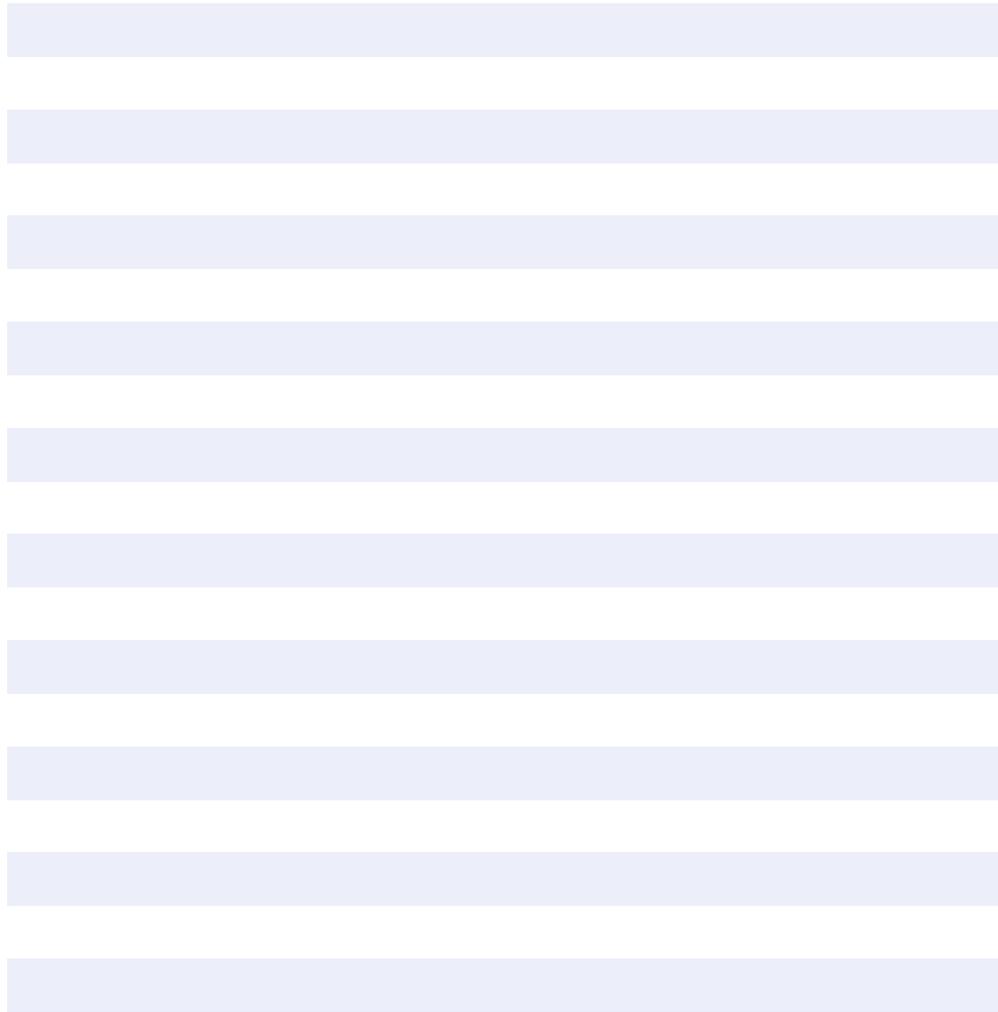
Credit monitoring or identity protection

Billing dispute

Consumer Complaints



Consumer Complaints



Consumer Complaints

Webster Bank	NM	87120		N/A
Capital One	TX	77074		N/A
Ally Financial Inc.	NY	14120		N/A
Citibank	AZ	85202		N/A
JPMorgan Chase & Co.	IN	47177		N/A
TransUnion Intermediate Holdings, Inc.	LA	70769		N/A
Bank of America	CA	92336	Servicemember	N/A
MRS BPO, L.L.C.	MI	48301		N/A
Equifax	PA	19454	Older American	N/A
Citibank	MD	21228		N/A
The Huntington National Bank	AR	85027		N/A
ERC	FL	33132		N/A
Bank of America	NY	12804		N/A
Wells Fargo & Company	CA	91345		N/A
Bank of America	CA	94501		N/A
Synchrony Financial	NY	10512		N/A
I.Q. Data International, Inc.	OR	97008		N/A
HSBC North America Holdings Inc.	AZ	85203		N/A
I.C. System, Inc.	HI	96782	Older American	N/A
Select Portfolio Servicing, Inc	WA	98801		N/A
TransUnion Intermediate Holdings, Inc.	MI	48451		N/A

Consumer Complaints

Web	09/26/2013	Closed with explanation	Yes
Postal mail	10/01/2013	Closed with non-monetary relief	Yes
Web	08/27/2013	Closed with explanation	Yes
Web	09/30/2013	Closed with explanation	Yes
Postal mail	09/26/2013	Closed with explanation	Yes
Web	09/15/2013	Closed with non-monetary relief	Yes
Web	08/27/2013	Closed with explanation	Yes
Web	09/30/2013	Closed with non-monetary relief	Yes
Web	09/30/2013	Closed with non-monetary relief	Yes
Web	09/30/2013	Closed with explanation	Yes
Referral	11/05/2013	Closed with explanation	Yes
Phone	09/26/2013	Closed with non-monetary relief	Yes
Fax	09/16/2013	Closed with explanation	Yes
Referral	08/28/2013	Closed with explanation	Yes
Referral	08/28/2013	Closed	Yes
Web	10/01/2013	Closed with explanation	Yes
Web	09/16/2013	Closed with explanation	Yes
Referral	08/28/2013	Closed with explanation	Yes
Web	10/10/2013	Closed with explanation	Yes
Referral	08/28/2013	Closed with explanation	Yes
Web	10/01/2013	Closed with explanation	Yes

Consumer Complaints

No	540640
No	549189
No	508142
No	549212
No	540653
No	526550
No	501822
No	549220
No	550213
No	549225
Yes	549475
No	540673
No	527814
No	505326
No	505349
No	549246
No	527835
Yes	505737
No	549251
No	505398
No	549102

Consumer Complaints

09/13/2013	Mortgage	Other mortgage
08/27/2013	Mortgage	Other mortgage
09/24/2013	Credit card	
08/27/2013	Mortgage	Other mortgage
09/24/2013	Consumer Loan	Personal line of credit
08/27/2013	Consumer Loan	Vehicle loan
09/24/2013	Mortgage	Other mortgage
10/01/2013	Credit reporting	
10/01/2013	Mortgage	Conventional fixed mortgage
09/24/2013	Debt collection	Credit card
08/27/2013	Mortgage	FHA mortgage
09/13/2013	Mortgage	Conventional fixed mortgage
10/01/2013	Credit card	
10/01/2013	Bank account or service	Checking account
10/01/2013	Mortgage	Conventional fixed mortgage
08/27/2013	Mortgage	Conventional fixed mortgage
09/13/2013	Bank account or service	Checking account
09/24/2013	Credit reporting	
08/27/2013	Bank account or service	Checking account
09/13/2013	Credit reporting	

Consumer Complaints

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Identity theft / Fraud / Embezzlement

Application, originator, mortgage broker

Account terms and changes

Managing the loan or lease

Loan modification, collection, foreclosure

Incorrect information on credit report

Public record

Credit decision / Underwriting

Communication tactics

Frequent or repeated calls

Loan servicing, payments, escrow account

Loan servicing, payments, escrow account

Transaction issue

Problems caused by my funds being low

Loan servicing, payments, escrow account

Loan servicing, payments, escrow account

Account opening, closing, or management

Incorrect information on credit report

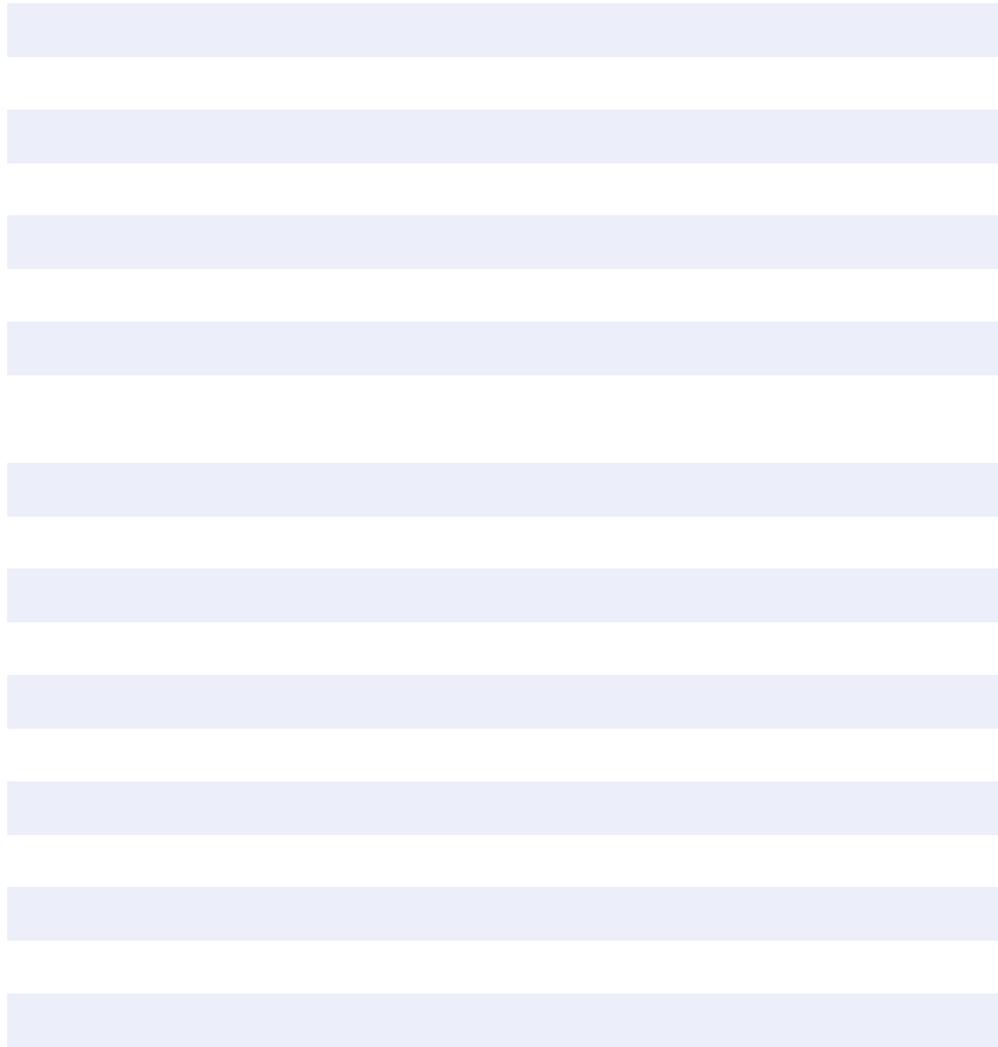
Account status

Making/receiving payments, sending money

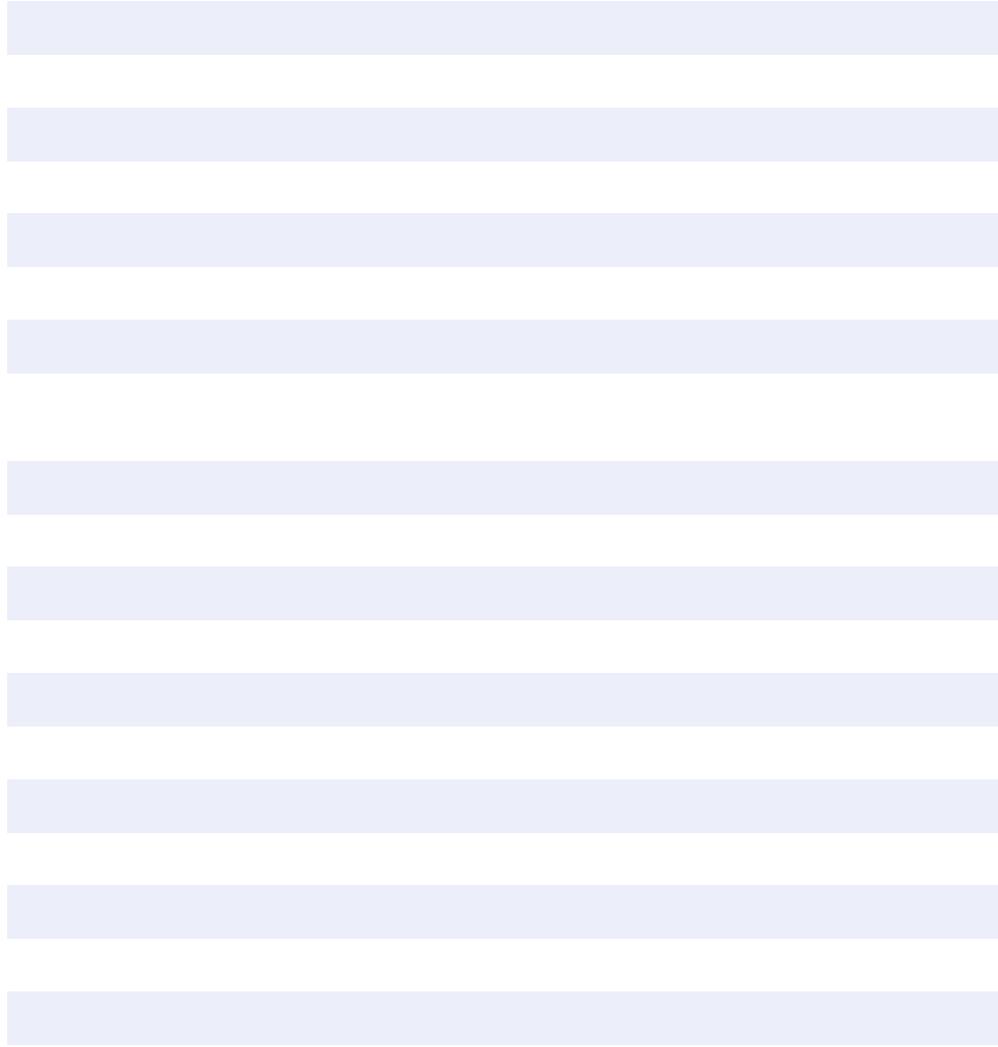
Credit reporting company's investigation

Inadequate help over the phone

Consumer Complaints



Consumer Complaints



Consumer Complaints

OneMain Financial Holdings, LLC	CA	90005		N/A
Ocwen	CO	80017		N/A
U.S. Bancorp	UT	84103		N/A
Bank of America	CA	92618		N/A
Encore Capital Group	CA	94547		N/A
Wells Fargo & Company	OH	44133		N/A
Nationstar Mortgage	CA	95503		N/A
Equifax	OH	44090		N/A
Wells Fargo & Company	CT	06905	Older American, Servicemember	N/A
RGS Financial, Inc.	UT	84123		N/A
Wells Fargo & Company	NY	14221		N/A
Nationstar Mortgage	CA	93036		N/A
Capital One	PA	19348		N/A
BB&T Financial	VA	24503		N/A
JPMorgan Chase & Co.	NJ	08540		N/A
Ocwen	CA	90710		N/A
Wells Fargo & Company	GA	30309		N/A
Experian	CA	90027		N/A
Wells Fargo & Company	CA	94556	Older American	N/A
Equifax	VA	23225		N/A

Consumer Complaints

Postal mail	09/16/2013	Closed with explanation	Yes
Postal mail	08/28/2013	Closed with explanation	Yes
Web	09/24/2013	Closed with explanation	Yes
Referral	08/28/2013	Closed with explanation	Yes
Phone	09/25/2013	Closed with explanation	Yes
Web	08/28/2013	Closed with explanation	Yes
Fax	09/25/2013	Closed with explanation	Yes
Web	10/02/2013	Closed with explanation	Yes
Web	10/02/2013	Closed with explanation	Yes
Web	09/24/2013	Closed with explanation	Yes
Web	09/27/2013	Closed with explanation	Yes
Phone	09/16/2013	Closed with explanation	Yes
Web	10/01/2013	Closed with monetary relief	Yes
Referral	10/02/2013	Closed with explanation	Yes
Web	10/02/2013	Closed with non-monetary relief	Yes
Web	08/28/2013	Closed	Yes
Web	09/17/2013	Closed with explanation	Yes
Web	09/24/2013	Closed with explanation	Yes
Postal mail	10/17/2013	Closed with explanation	Yes
Web	09/15/2013	Closed with explanation	Yes

Consumer Complaints

No	527060
No	505012
No	540700
No	505980
No	541358
No	505018
No	539427
No	549141
No	549268
No	540667
No	505051
No	526644
No	549278
No	549490
No	549280
No	508367
Yes	526602
No	540762
Yes	501892
No	527902

Consumer Complaints

09/24/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/27/2013	Bank account or service	Checking account
10/01/2013	Credit reporting	
09/24/2013	Student loan	Non-federal student loan
10/01/2013	Consumer Loan	Vehicle loan
10/01/2013	Credit reporting	
09/24/2013	Debt collection	Medical
08/27/2013	Debt collection	I do not know
10/01/2013	Mortgage	Other mortgage
09/24/2013	Credit card	
09/13/2013	Debt collection	Credit card
09/24/2013	Bank account or service	Checking account
08/27/2013	Credit reporting	
08/27/2013	Credit reporting	
08/27/2013	Credit reporting	
09/13/2013	Debt collection	Medical
09/24/2013	Mortgage	Conventional fixed mortgage
08/27/2013	Bank account or service	Checking account
09/24/2013	Mortgage	Conventional fixed mortgage
09/13/2013	Credit reporting	

Consumer Complaints

Taking/threatening an illegal action

Threatened arrest/jail if do not pay

Account opening, closing, or management

Incorrect information on credit report

Account status

Repaying your loan

Repaying your loan

Taking out the loan or lease

Incorrect information on credit report

Account status

Cont'd attempts collect debt not owed

Debt is not mine

Cont'd attempts collect debt not owed

Debt is not mine

Loan servicing, payments, escrow account

Other fee

False statements or representation

Indicated committed crime not paying

Problems caused by my funds being low

Unable to get credit report/credit score

Problem getting my free annual report

Incorrect information on credit report

Account status

Incorrect information on credit report

Information is not mine

Disclosure verification of debt

Not given enough info to verify debt

Loan modification, collection, foreclosure

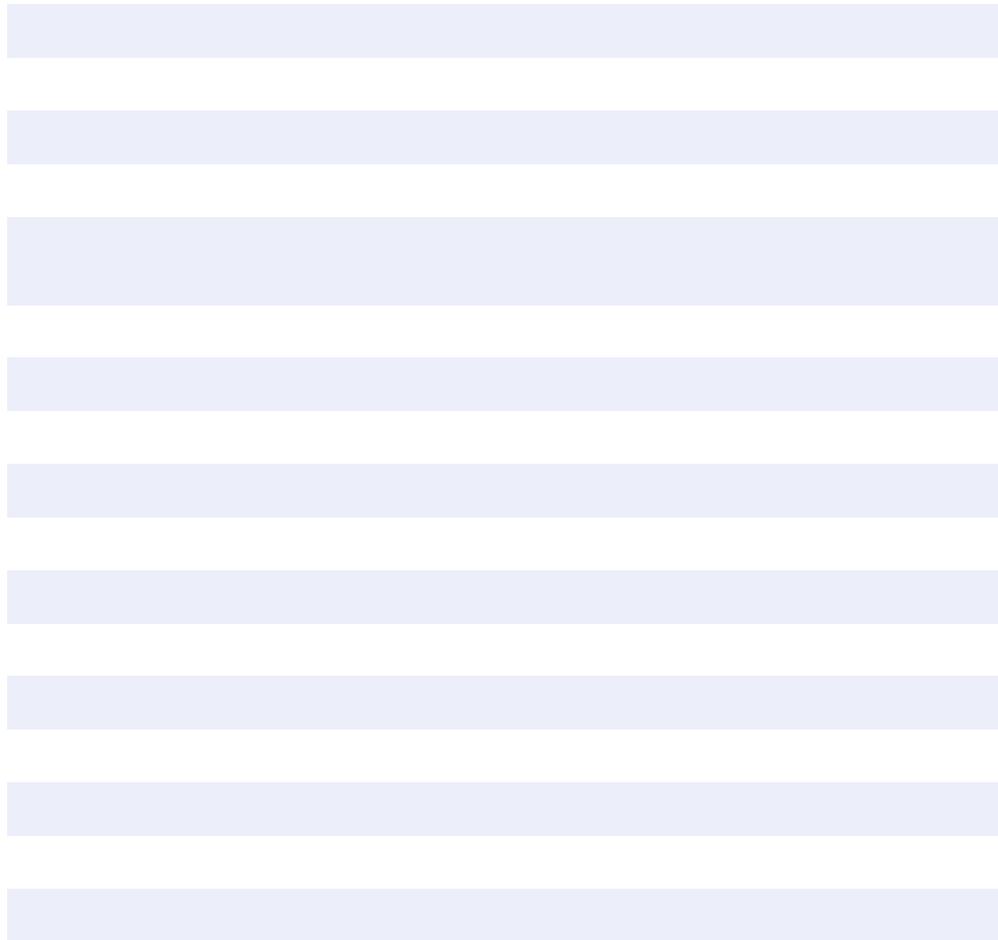
Deposits and withdrawals

Loan modification, collection, foreclosure

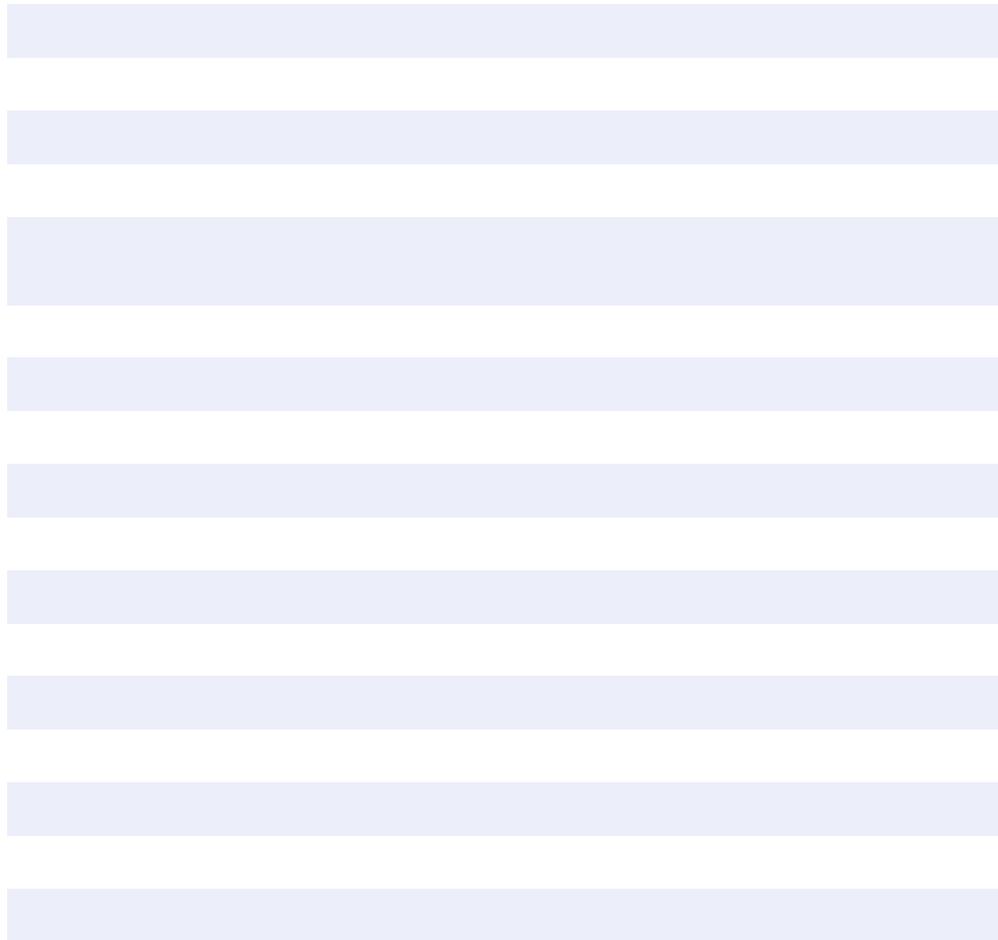
Incorrect information on credit report

Account status

Consumer Complaints



Consumer Complaints



Consumer Complaints

Linebarger Goggan Blair & Sampson, LLP	GA	30328	Older American, Servicemember	N/A
PNC Bank N.A.	PA	19150		N/A
TransUnion Intermediate Holdings, Inc.	TX	76116		N/A
Navient Solutions, Inc.	PA	19464		N/A
The Huntington National Bank	WV	26003		N/A
TransUnion Intermediate Holdings, Inc.	TX	76116		N/A
I.C. System, Inc.	LA	71106	Older American, Servicemember	N/A
MRS BPO, L.L.C.	PR	00717		N/A
Wells Fargo & Company	DC	20020	Older American	N/A
Citibank	VA	23231		N/A
Discover	KY	40701		N/A
Wells Fargo & Company	PA	17404		N/A
Equifax	FL	33521		N/A
Equifax	CO	80132		N/A
Experian	FL	33327		N/A
CL Holdings, LLC	LA	70791		N/A
JPMorgan Chase & Co.	MI	49546	Older American	N/A
Wells Fargo & Company	NC	28328		N/A
TCF National Bank	IL	60505		N/A
TransUnion Intermediate Holdings, Inc.	TX	77084	Older American	N/A

Consumer Complaints

Web	10/07/2013	Closed with explanation	Yes
Phone	08/28/2013	Closed	Yes
Postal mail	11/01/2013	Closed with explanation	Yes
Web	09/25/2013	Closed with explanation	Yes
Web	10/01/2013	Closed with explanation	Yes
Postal mail	11/04/2013	Closed with explanation	Yes
Web	09/25/2013	Closed with explanation	Yes
Web	08/27/2013	Closed with explanation	Yes
Fax	10/01/2013	Closed with explanation	Yes
Web	09/24/2013	Closed with monetary relief	Yes
Web	09/15/2013	Closed with explanation	Yes
Web	10/15/2013	Closed with explanation	Yes
Postal mail	09/16/2013	Closed with non-monetary relief	Yes
Web	08/27/2013	Closed with non-monetary relief	Yes
Web	08/27/2013	Closed with non-monetary relief	Yes
Phone	09/16/2013	Closed with monetary relief	Yes
Web	09/25/2013	Closed with explanation	Yes
Phone	08/28/2013	Closed with explanation	Yes
Web	09/25/2013	Closed with explanation	Yes
Web	09/15/2013	Closed with non-monetary relief	Yes

Consumer Complaints

Yes 540776

No 505085

No 549164

Yes 540866

Yes 549296

No 549165

No 540792

Yes 505107

No 549944

No 540779

No 527961

No 540803

No 505131

No 505228

No 505145

Yes 527911

Yes 540819

No 505148

No 540825

No 527977

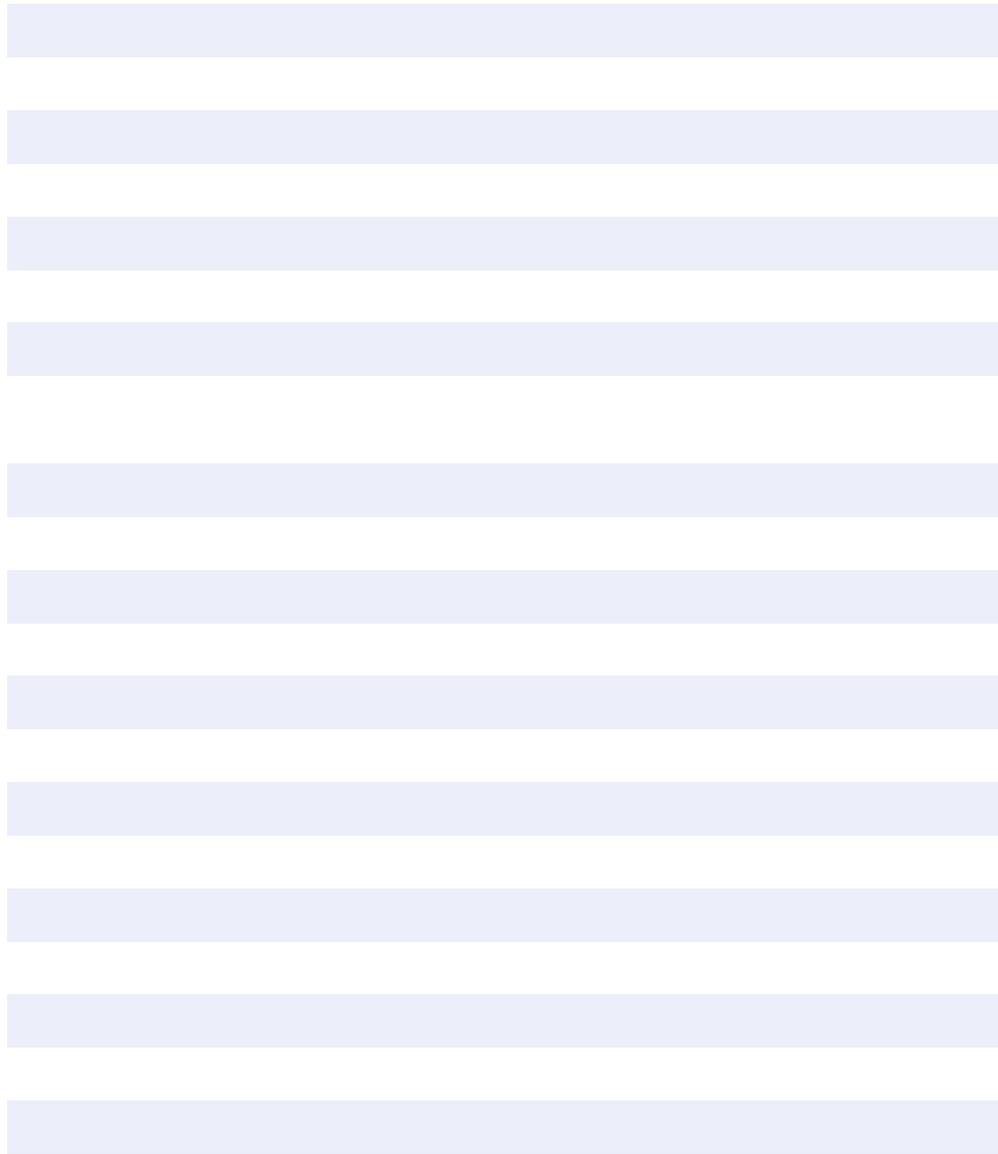
Consumer Complaints

10/01/2013	Credit reporting	
09/13/2013	Bank account or service	Checking account
08/27/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/25/2013	Money transfers	Domestic (US) money transfer
09/13/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/13/2013	Mortgage	Other mortgage
09/25/2013	Consumer Loan	Vehicle loan
08/27/2013	Mortgage	Conventional fixed mortgage
10/01/2013	Mortgage	Conventional fixed mortgage
09/13/2013	Mortgage	Conventional fixed mortgage
09/25/2013	Mortgage	Conventional fixed mortgage
10/01/2013	Debt collection	Credit card
10/01/2013	Mortgage	Other mortgage
10/01/2013	Credit reporting	
09/25/2013	Credit reporting	
09/25/2013	Credit reporting	
10/01/2013	Bank account or service	Cashing a check without an account
09/25/2013	Bank account or service	Checking account
08/27/2013	Mortgage	Conventional fixed mortgage
10/01/2013	Credit reporting	
09/25/2013	Mortgage	Conventional fixed mortgage

Consumer Complaints

Incorrect information on credit report	Account terms
Deposits and withdrawals	
Credit decision / Underwriting	
Fraud or scam	
Loan modification, collection, foreclosure	
Loan servicing, payments, escrow account	
Managing the loan or lease	
Application, originator, mortgage broker	
Application, originator, mortgage broker	
Loan modification, collection, foreclosure	
Loan modification, collection, foreclosure	
Cont'd attempts collect debt not owed	Debt is not mine
Other	
Incorrect information on credit report	Account status
Incorrect information on credit report	Account status
Credit reporting company's investigation	Problem with statement of dispute
Account opening, closing, or management	
Account opening, closing, or management	
Loan servicing, payments, escrow account	
Incorrect information on credit report	Information is not mine
Loan modification, collection, foreclosure	

Consumer Complaints



Consumer Complaints

[Redacted]

Consumer Complaints

TransUnion Intermediate Holdings, Inc.	FL	33004		N/A
Wells Fargo & Company	CT	06906	Older American	N/A
Ocwen	PA	19605		N/A
MoneyGram	VA	20147		N/A
Bank of America	MI	48009	Servicemember	N/A
Nationstar Mortgage	CA	93551		N/A
Westlake Services, LLC	OH	44131	Older American	N/A
PNC Bank N.A.	ID	83619	Older American, Servicemember	N/A
Nationstar Mortgage	KS	66512		N/A
Ocwen	FL	33411		N/A
Wells Fargo & Company	GA	30248		N/A
Stillman Law Office	MI	48315		N/A
Wells Fargo & Company	GA	30044		N/A
Experian	TX	76116		N/A
Health Services Asset Management, LLC.	WA	99039		N/A
TransUnion Intermediate Holdings, Inc.	LA	70124		N/A
Wells Fargo & Company	FL	32224		N/A
SunTrust Banks, Inc.	TN	37067		N/A
JPMorgan Chase & Co.	NJ	07307		N/A
Experian	ME	04102		N/A
Select Portfolio Servicing, Inc	CA	91351		N/A

Consumer Complaints

Web	10/01/2013	Closed with explanation	Yes
Phone	09/18/2013	Closed with non-monetary relief	Yes
Web	08/28/2013	Closed with explanation	Yes
Web	09/25/2013	Closed with explanation	Yes
Phone	09/17/2013	Closed with non-monetary relief	Yes
Phone	09/17/2013	Closed with explanation	Yes
Web	09/25/2013	Closed with explanation	Yes
Web	08/28/2013	Closed with explanation	Yes
Web	10/01/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with explanation	Yes
Web	09/25/2013	Closed with non-monetary relief	Yes
Phone	10/08/2013	Closed with explanation	Yes
Postal mail	10/02/2013	Closed with explanation	Yes
Postal mail	11/04/2013	Closed with explanation	Yes
Web	09/25/2013	Closed	No
Web	09/25/2013	Closed with explanation	Yes
Web	10/09/2013	Closed with explanation	Yes
Web	09/25/2013	Closed with monetary relief	Yes
Referral	08/27/2013	Closed with explanation	Yes
Web	10/01/2013	Closed with explanation	Yes
Web	09/25/2013	Closed with explanation	Yes

Consumer Complaints

No	549151
Yes	527982
No	505172
No	541396
Yes	526678
No	526666
No	541400
No	505179
No	549358
Yes	527999
No	541408
No	549992
No	549301
No	549170
Yes	541421
Yes	542684
No	549375
No	541432
Yes	505212
No	549380
No	541433

Consumer Complaints

09/25/2013	Mortgage	Conventional fixed mortgage
10/01/2013	Mortgage	FHA mortgage
09/25/2013	Mortgage	FHA mortgage
09/25/2013	Student loan	Non-federal student loan
09/25/2013	Money transfers	Domestic (US) money transfer
10/01/2013	Bank account or service	Checking account
10/01/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/25/2013	Mortgage	FHA mortgage
08/27/2013	Debt collection	Auto
10/01/2013	Credit reporting	
08/27/2013	Credit reporting	
09/25/2013	Mortgage	Other mortgage
09/25/2013	Student loan	Non-federal student loan
10/01/2013	Mortgage	Other mortgage
08/27/2013	Credit card	
10/01/2013	Mortgage	Other mortgage
09/25/2013	Mortgage	Other mortgage
09/25/2013	Mortgage	Conventional fixed mortgage
10/01/2013	Mortgage	Other mortgage
08/27/2013	Mortgage	FHA mortgage
09/25/2013	Mortgage	Other mortgage
09/25/2013	Credit card	

Consumer Complaints

Loan servicing, payments, escrow account

Loan servicing, payments, escrow account

Settlement process and costs

Repaying your loan

Repaying your loan

Other transaction issues

Deposits and withdrawals

False statements or representation

Attempted to collect wrong amount

Loan servicing, payments, escrow account

Taking/threatening an illegal action

Seized/Attempted to seize property

Incorrect information on credit report

Reinserted previously deleted info

Incorrect information on credit report

Account status

Loan modification, collection, foreclosure

Repaying your loan

Repaying your loan

Loan servicing, payments, escrow account

Billing statement

Loan servicing, payments, escrow account

Loan modification, collection, foreclosure

Loan servicing, payments, escrow account

Loan servicing, payments, escrow account

Loan servicing, payments, escrow account

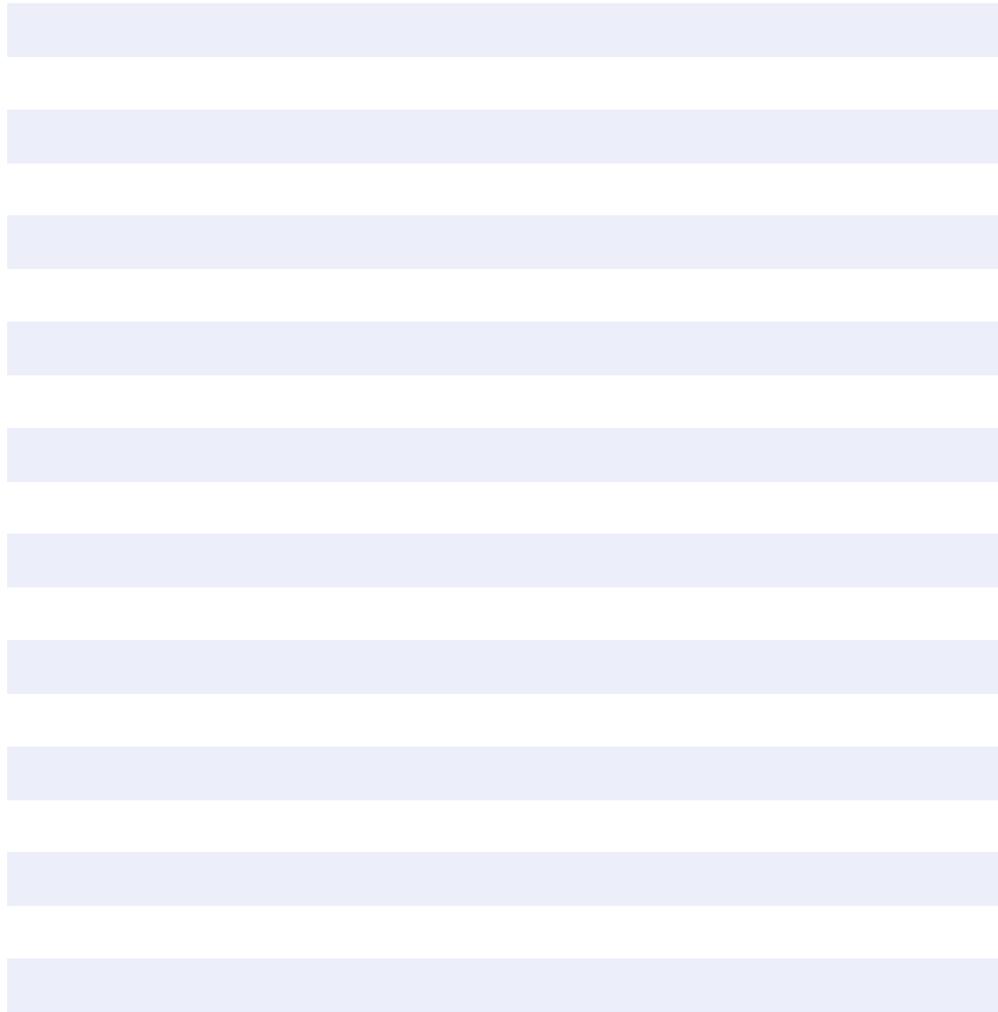
Loan modification, collection, foreclosure

Identity theft / Fraud / Embezzlement

Consumer Complaints



Consumer Complaints



Consumer Complaints

U.S. Bancorp	CA	90631		N/A
Bank of America	VA	23231		N/A
PNC Bank N.A.	MO	64098		N/A
Navient Solutions, Inc.	NC	27114		N/A
PayPal Holdings, Inc.	OR	97204		N/A
Capital One	NY	11233		N/A
Encore Capital Group	NJ	07307		N/A
Bank of America	CA	90066		N/A
JPMorgan Chase & Co.	MA	02155		N/A
Equifax	MD	21782		N/A
Equifax	TX	76049		N/A
Nationstar Mortgage	CA	95821	Older American	N/A
Navient Solutions, Inc.	NY	12477		N/A
Bank of America	GA	30054		N/A
Amex	MA	02472		N/A
Bank of America	GA	30054		N/A
Bank of America	CA	91730		N/A
Ocwen	CT	06042		N/A
Nationstar Mortgage	NJ	08610		N/A
Citibank	IL	60124		N/A
Wells Fargo & Company	FL	33626		N/A
Discover	CA	91343		N/A

Consumer Complaints

Web	09/25/2013	Closed with explanation	Yes
Web	10/02/2013	Closed with explanation	Yes
Web	09/25/2013	Closed with explanation	Yes
Web	09/25/2013	Closed with explanation	Yes
Web	09/25/2013	Closed with explanation	Yes
Web	10/04/2013	Closed with monetary relief	Yes
Postal mail	10/02/2013	Closed with non-monetary relief	Yes
Web	09/25/2013	Closed with explanation	Yes
Phone	08/28/2013	Closed with explanation	Yes
Web	10/01/2013	Closed with explanation	Yes
Postal mail	09/12/2013	Closed with explanation	Yes
Referral	09/25/2013	Closed with explanation	Yes
Referral	09/25/2013	Closed with explanation	Yes
Postal mail	12/02/2013	Closed with explanation	Yes
Web	08/27/2013	Closed with explanation	Yes
Postal mail	10/02/2013	Closed with explanation	Yes
Referral	09/25/2013	Closed with explanation	Yes
Web	09/25/2013	Closed with explanation	Yes
Referral	10/02/2013	Closed with explanation	Yes
Web	08/28/2013	Closed with explanation	Yes
Referral	09/25/2013	Closed with explanation	Yes
Postal mail	09/25/2013	Closed with explanation	Yes

Consumer Complaints

No	541435
No	550167
No	542706
Yes	541448
Yes	541450
No	549394
No	549396
No	541452
No	505178
Yes	549389
No	505244
No	542777
No	541635
No	549125
Yes	508116
No	549126
Yes	541651
No	541466
No	549606
No	505216
No	541959
No	541472

Consumer Complaints

10/01/2013	Mortgage	Other mortgage
09/25/2013	Mortgage	Other mortgage
09/13/2013	Mortgage	Conventional fixed mortgage
09/13/2013	Debt collection	Non-federal student loan
10/01/2013	Bank account or service	Checking account
10/01/2013	Credit reporting	
09/13/2013	Consumer Loan	Vehicle loan
10/01/2013	Mortgage	Home equity loan or line of credit
10/01/2013	Bank account or service	Checking account
08/27/2013	Debt collection	Federal student loan
09/13/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/13/2013	Mortgage	FHA mortgage
09/13/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/13/2013	Student loan	Non-federal student loan
09/13/2013	Mortgage	Conventional fixed mortgage
10/01/2013	Bank account or service	Checking account
08/27/2013	Consumer Loan	Personal line of credit
08/27/2013	Bank account or service	Savings account
09/25/2013	Mortgage	Other mortgage
10/01/2013	Mortgage	Conventional fixed mortgage

Consumer Complaints

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Disclosure verification of debt

Not disclosed as an attempt to collect

Using a debit or ATM card

Unable to get credit report/credit score

Problem getting my free annual report

Managing the loan or lease

Loan modification,collection,foreclosure

Making/receiving payments, sending money

Cont'd attempts collect debt not owed

Debt was paid

Cont'd attempts collect debt not owed

Debt is not mine

Loan modification,collection,foreclosure

Communication tactics

Frequent or repeated calls

Repaying your loan

Repaying your loan

Loan modification,collection,foreclosure

Deposits and withdrawals

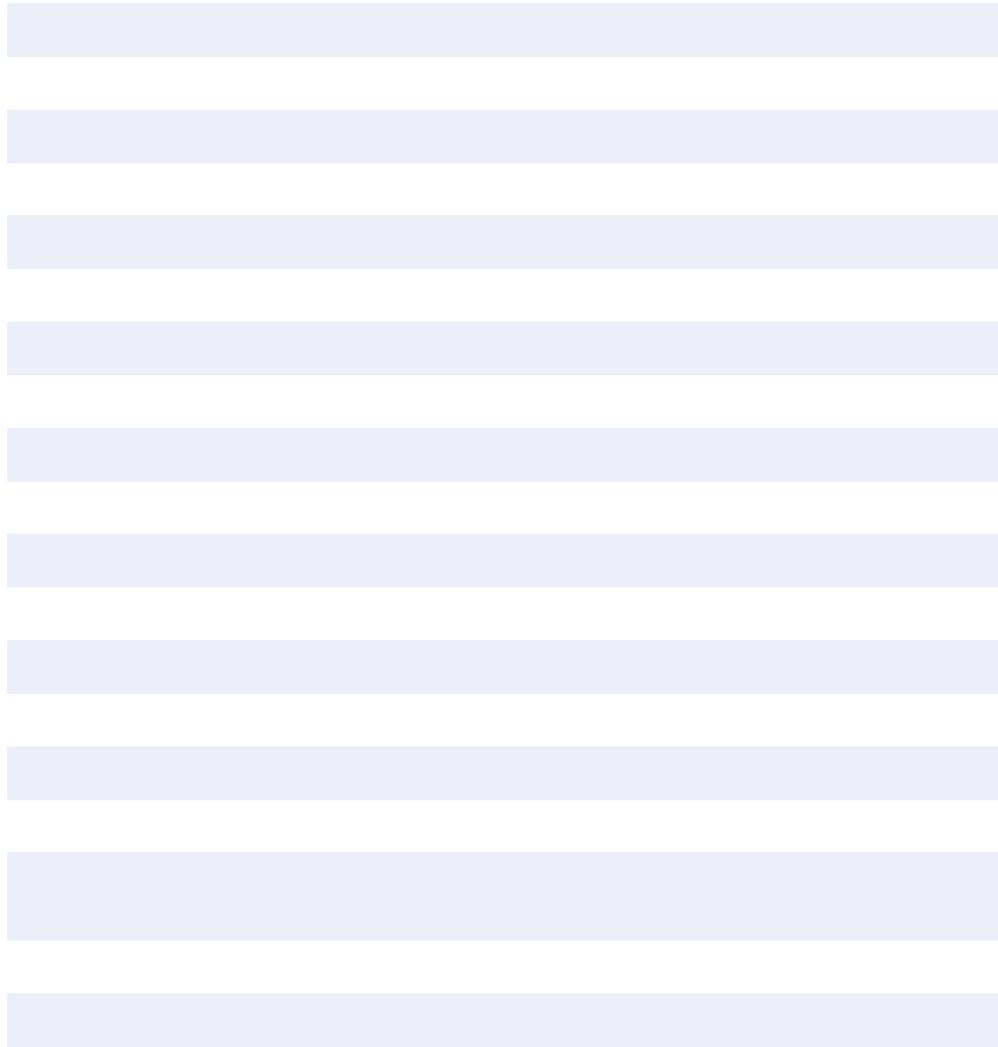
Shopping for a line of credit

Deposits and withdrawals

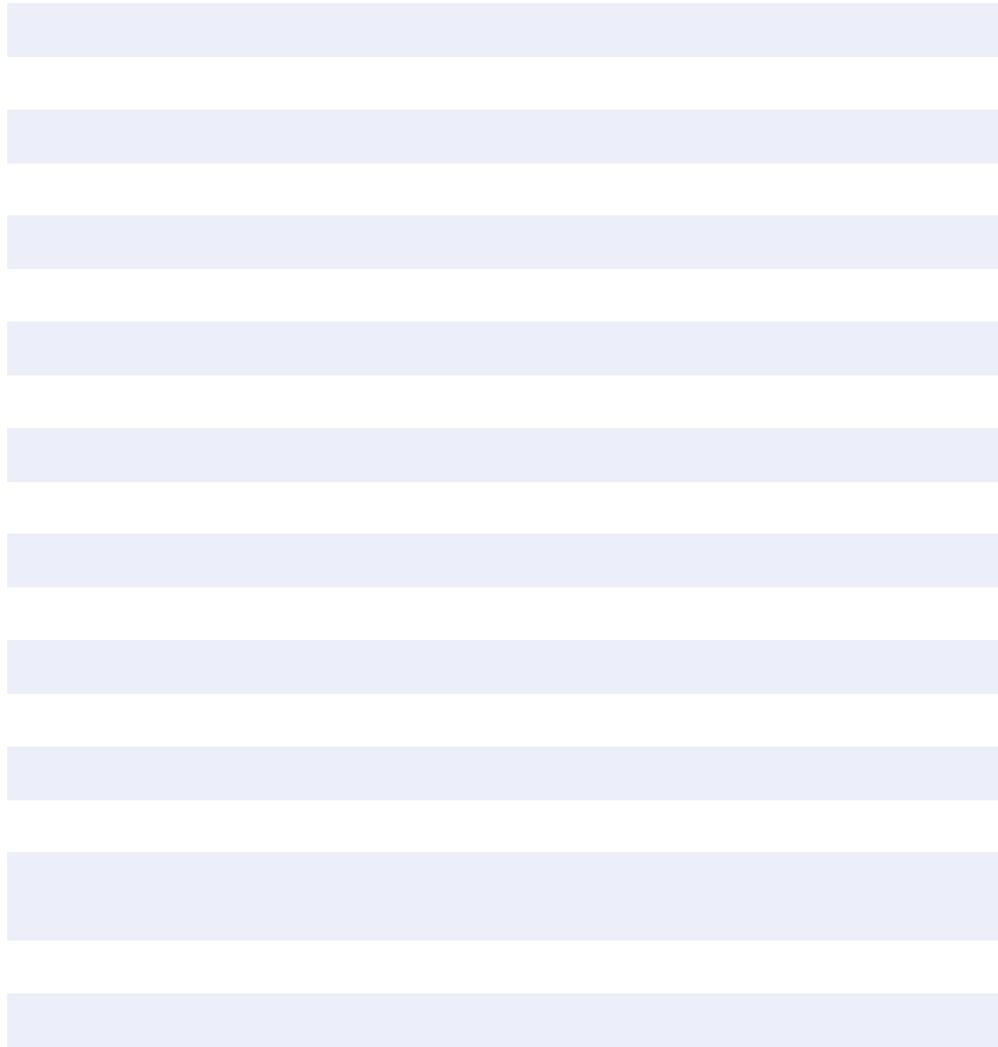
Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Consumer Complaints



Consumer Complaints



Consumer Complaints

JPMorgan Chase & Co.	MI	48382	Servicemember	N/A
JPMorgan Chase & Co.	TX	75709	Servicemember	N/A
Caliber Home Loans, Inc	KY	40214		N/A
Reliant Capital Solutions, LLC	KS	66442	Servicemember	N/A
Banco Popular de Puerto Rico	PR	00920		N/A
Equifax	FL	32086		N/A
Wells Fargo & Company	VA	23453	Servicemember	N/A
Bank of America	FL	33470		N/A
JPMorgan Chase & Co.	FL	34787		N/A
ECMC Group, Inc.	CO	80863	Servicemember	N/A
Navient Solutions, Inc.	CA	91335		N/A
Ocwen	ID	83714		N/A
Synchrony Financial	MD	21015		N/A
Navient Solutions, Inc.	FL	33322		N/A
Wells Fargo & Company	KS	66111		N/A
Bank of America	MD	21231		N/A
Bank of America	NY	10002		N/A
U.S. Bancorp	MI	64724	Older American, Servicemember	N/A
Bank of America	FL	33471		N/A
Wells Fargo & Company	PA	18252		N/A

Consumer Complaints

Fax	10/02/2013	Closed with explanation	Yes
Web	09/25/2013	Closed with explanation	Yes
Phone	09/16/2013	Closed with explanation	Yes
Web	09/15/2013	Closed with explanation	Yes
Referral	10/02/2013	Closed with explanation	Yes
Web	10/01/2013	Closed with non-monetary relief	Yes
Phone	09/16/2013	Closed with explanation	Yes
Referral	10/02/2013	Closed with explanation	Yes
Referral	10/02/2013	Closed with monetary relief	Yes
Web	08/27/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with explanation	Yes
Phone	09/16/2013	Closed with explanation	Yes
Phone	09/16/2013	Closed with non-monetary relief	Yes
Web	09/16/2013	Closed with explanation	Yes
Web	09/16/2013	Closed with explanation	Yes
Web	10/02/2013	Closed with monetary relief	Yes
Phone	08/28/2013	Closed with explanation	Yes
Phone	09/04/2013	Closed with explanation	Yes
Postal mail	09/25/2013	Closed with explanation	Yes
Web	10/02/2013	Closed with explanation	Yes

Consumer Complaints

No	549081
No	541476
No	528008
No	528107
Yes	549479
No	549426
No	528113
No	549538
No	549146
Yes	505312
No	526232
No	527049
No	528119
Yes	528124
No	528125
Yes	549449
No	505322
Yes	505327
No	543031
No	549462

Consumer Complaints

08/27/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/27/2013	Mortgage	Other mortgage
09/25/2013	Mortgage	Conventional fixed mortgage
09/25/2013	Credit reporting	
09/25/2013	Mortgage	Other mortgage
09/14/2013	Student loan	Non-federal student loan
09/13/2013	Mortgage	Other mortgage
09/25/2013	Bank account or service	Checking account
10/01/2013	Credit reporting	
10/01/2013	Credit reporting	
10/01/2013	Mortgage	Other mortgage
09/25/2013	Student loan	Non-federal student loan
10/01/2013	Mortgage	Conventional fixed mortgage
08/27/2013	Student loan	Non-federal student loan
09/14/2013	Student loan	Non-federal student loan
10/01/2013	Mortgage	FHA mortgage
10/01/2013	Mortgage	Other mortgage
09/13/2013	Mortgage	Other mortgage
09/13/2013	Mortgage	Other mortgage
09/13/2013	Student loan	Non-federal student loan
09/25/2013	Credit reporting	

Consumer Complaints

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Incorrect information on credit report

Account status

Loan modification,collection,foreclosure

Repaying your loan

Repaying your loan

Loan servicing, payments, escrow account

Deposits and withdrawals

Credit reporting company's investigation

Inadequate help over the phone

Credit monitoring or identity protection

Problem with fraud alerts

Loan modification,collection,foreclosure

Repaying your loan

Repaying your loan

Loan servicing, payments, escrow account

Repaying your loan

Repaying your loan

Repaying your loan

Repaying your loan

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Loan servicing, payments, escrow account

Loan modification,collection,foreclosure

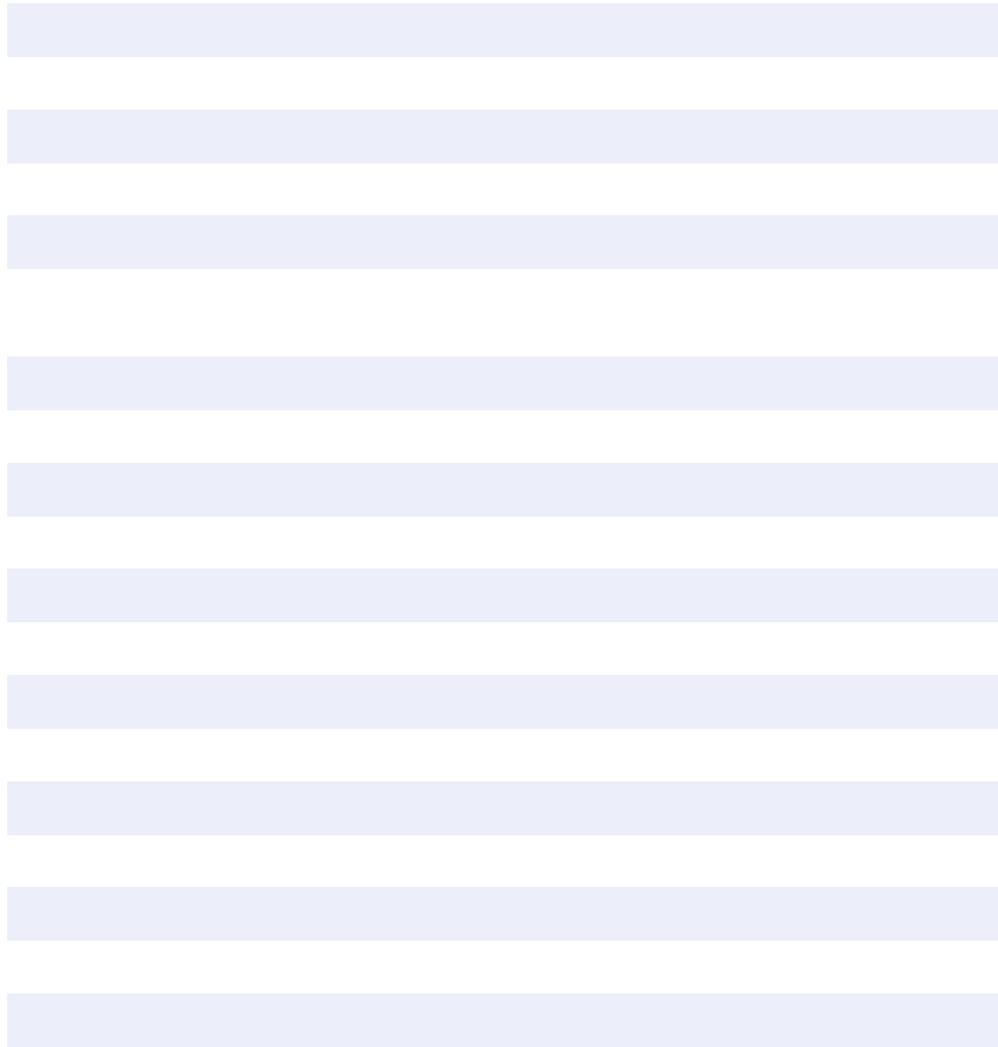
Repaying your loan

Repaying your loan

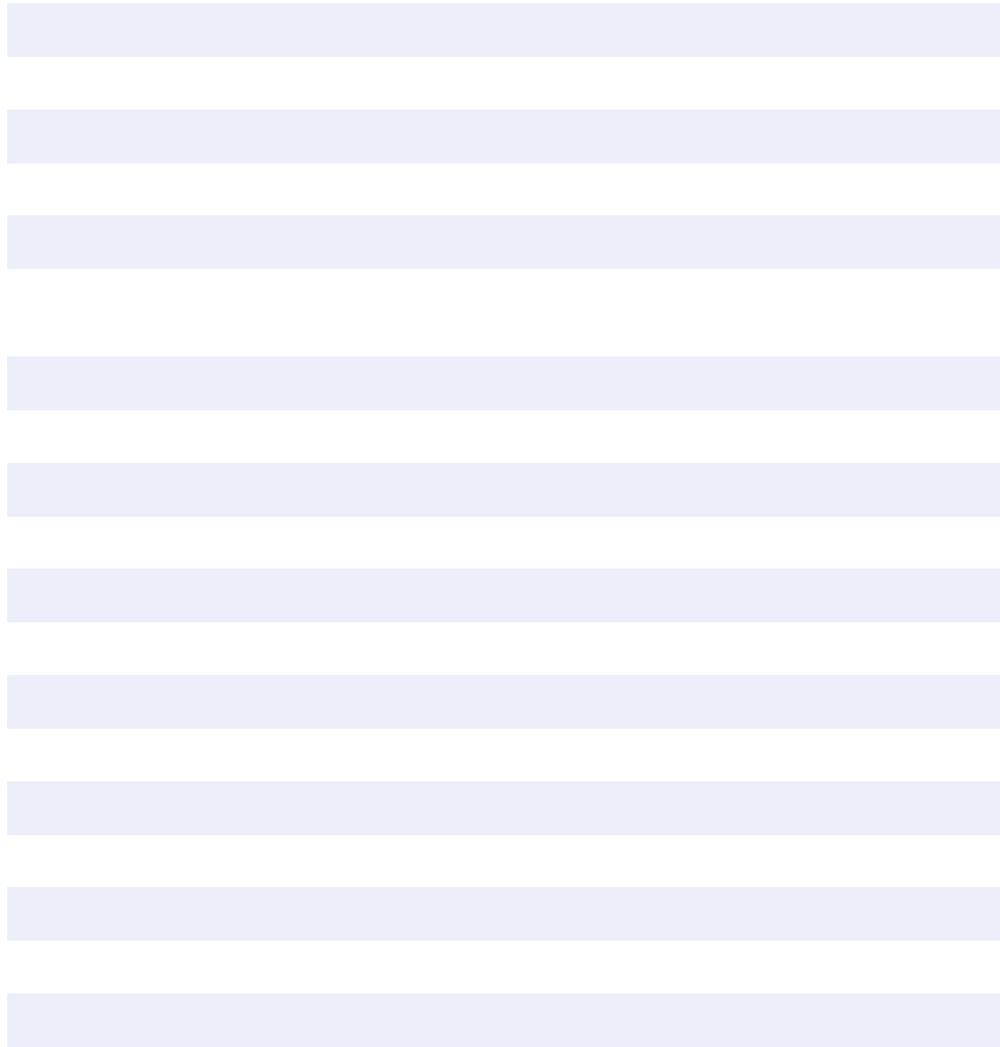
Credit reporting company's investigation

No notice of investigation status/result

Consumer Complaints



Consumer Complaints



Consumer Complaints

Bank of America	MA	02132		N/A
Seterus, Inc.	CT	06460		N/A
Bank of America	MA	01876		N/A
Synchrony Financial	TN	37681	Servicemember	N/A
JPMorgan Chase & Co.	MN	55124		N/A
Navient Solutions, Inc.	MI	48073		N/A
Ocwen	TX	78109		N/A
New York Community Bank			Older American, Servicemember	N/A
TransUnion Intermediate Holdings, Inc.	CA	95928		N/A
Equifax	CA	94571	Older American	N/A
Rushmore Loan Management Services LLC	CA	95020		N/A
Navient Solutions, Inc.	WA	98104		N/A
Citibank	FL	33912		N/A
Navient Solutions, Inc.	PA	17201		N/A
ACS Education Services	MD	21117		N/A
Nationstar Mortgage	IL	61317		N/A
Nationstar Mortgage	CA	92562		N/A
Citibank	WA	98290		N/A
Nationstar Mortgage	FL	33027		N/A
Sallie Mae	NV	89148		N/A
Experian	NY	11365	Older American	N/A

Consumer Complaints

Web	08/28/2013	Closed with explanation	Yes
Referral	08/28/2013	Closed with explanation	Yes
Web	09/25/2013	Closed with explanation	Yes
Referral	09/25/2013	Closed with explanation	Yes
Referral	09/26/2013	Closed with monetary relief	Yes
Web	09/16/2013	Closed with explanation	Yes
Web	09/16/2013	Closed with explanation	Yes
Phone	09/25/2013	Closed with explanation	Yes
Postal mail	10/10/2013	Closed with explanation	Yes
Postal mail	10/02/2013	Closed with explanation	Yes
Referral	10/02/2013	Closed with explanation	Yes
Web	09/25/2013	Closed with non-monetary relief	Yes
Web	10/01/2013	Closed with explanation	Yes
Web	08/30/2013	Closed with non-monetary relief	Yes
Web	09/16/2013	Closed with explanation	Yes
Web	10/02/2013	Closed with explanation	Yes
Referral	10/02/2013	Closed with explanation	Yes
Referral	09/17/2013	Closed with explanation	Yes
Referral	09/17/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with non-monetary relief	Yes
Web	09/27/2013	Closed with explanation	Yes

Consumer Complaints

Yes 505343

No 505726

Yes 542714

No 542757

No 542149

No 526372

Yes 526961

No 541527

No 549495

No 550196

Yes 549596

No 541548

Yes 549099

No 505378

No 526293

No 549511

No 549599

No 528175

No 528176

No 528179

No 541505

Consumer Complaints

09/13/2013	Debt collection	Credit card
09/13/2013	Credit card	
09/13/2013	Mortgage	Other mortgage
10/01/2013	Credit reporting	
09/25/2013	Mortgage	Conventional fixed mortgage
09/25/2013	Credit reporting	
09/25/2013	Bank account or service	Checking account
09/13/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/13/2013	Mortgage	Other mortgage
10/01/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/01/2013	Credit card	
08/27/2013	Mortgage	Home equity loan or line of credit
09/25/2013	Credit reporting	
08/27/2013	Mortgage	Conventional adjustable mortgage (ARM)
10/01/2013	Mortgage	Other mortgage
10/01/2013	Mortgage	Conventional fixed mortgage
09/13/2013	Mortgage	Conventional fixed mortgage
09/25/2013	Credit reporting	
09/25/2013	Credit reporting	
08/27/2013	Debt collection	Non-federal student loan
08/27/2013	Mortgage	Conventional fixed mortgage
10/01/2013	Mortgage	Conventional fixed mortgage

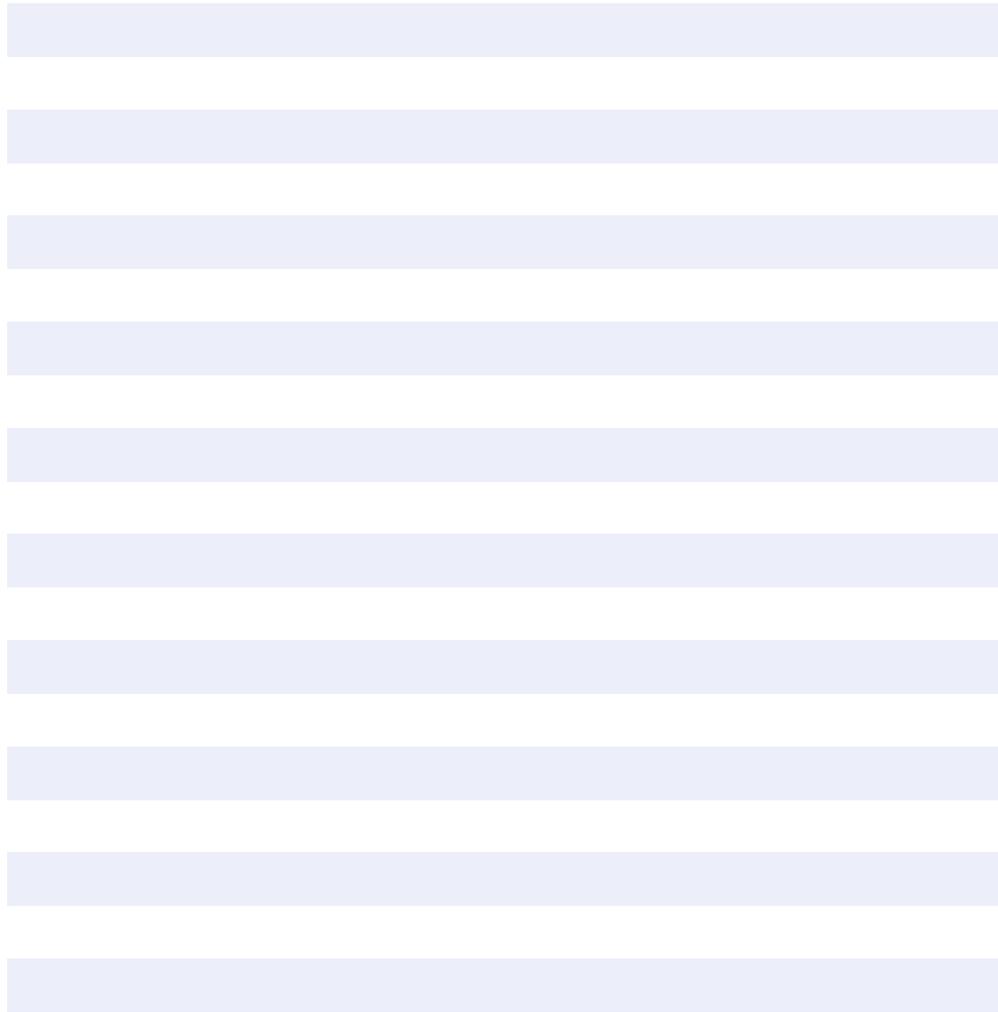
Consumer Complaints

False statements or representation	Attempted to collect wrong amount
Identity theft / Fraud / Embezzlement	
Loan servicing, payments, escrow account	
Incorrect information on credit report	Account terms
Settlement process and costs	
Incorrect information on credit report	Information is not mine
Problems caused by my funds being low	
Loan modification, collection, foreclosure	
Loan modification, collection, foreclosure	
Disclosure verification of debt	Not given enough info to verify debt
Bankruptcy	
Loan servicing, payments, escrow account	
Incorrect information on credit report	Information is not mine
Loan servicing, payments, escrow account	
Other	
Loan servicing, payments, escrow account	
Application, originator, mortgage broker	
Credit reporting company's investigation	Problem with statement of dispute
Credit reporting company's investigation	Problem with statement of dispute
Cont'd attempts collect debt not owed	Debt was paid
Loan servicing, payments, escrow account	
Loan modification, collection, foreclosure	

Consumer Complaints



Consumer Complaints



Consumer Complaints

Synchrony Financial	VA	23885		N/A
Capital One	FL	33021		N/A
M&T Bank Corporation	MI	48093		N/A
Equifax	AR	71832	Older American	N/A
Nationstar Mortgage	WI	53406		N/A
Equifax	OK	74014		N/A
Bank of America	RI	02909		N/A
Bank of America	GA	30002		N/A
JPMorgan Chase & Co.	CA	92120		N/A
International Computer Systems, Inc.	TX	76244		N/A
Capital One	NY	14223		N/A
Citizens Financial Group, Inc.	IL	60154	Older American	N/A
Equifax	LA	70123		N/A
Specialized Loan Servicing LLC	CT	06896		N/A
Wells Fargo & Company	VA	22015		N/A
PNC Bank N.A.	SC	29708		N/A
Citibank	CA	92014		N/A
TransUnion Intermediate Holdings, Inc.	HI	96752	Servicemember	N/A
TransUnion Intermediate Holdings, Inc.	PA	17025		N/A
Asset Recovery Solutions, LLC	IL	60680		N/A
Ditech Financial LLC	NC	27529		N/A
Select Portfolio Servicing, Inc	CA	90005		N/A

Consumer Complaints

Referral	09/17/2013	Closed with monetary relief	Yes
Referral	09/17/2013	Closed with explanation	Yes
Referral	09/17/2013	Closed with explanation	Yes
Web	10/02/2013	Closed with non-monetary relief	Yes
Web	09/25/2013	Closed with explanation	Yes
Web	09/25/2013	Closed with non-monetary relief	Yes
Web	09/26/2013	Closed with monetary relief	Yes
Postal mail	09/16/2013	Closed with explanation	Yes
Web	09/16/2013	Closed with explanation	Yes
Web	10/17/2013	Closed with explanation	Yes
Web	10/01/2013	Closed with explanation	Yes
Referral	08/28/2013	Closed with explanation	Yes
Web	09/25/2013	Closed with explanation	Yes
Web	08/28/2013	Closed	Yes
Postal mail	10/02/2013	Closed with explanation	Yes
Web	10/02/2013	Closed with explanation	Yes
Web	09/16/2013	Closed with explanation	Yes
Web	09/25/2013	Closed with explanation	Yes
Web	09/25/2013	Closed with non-monetary relief	Yes
Phone	10/09/2013	Closed with non-monetary relief	Yes
Web	08/28/2013	Closed with explanation	Yes
Web	10/02/2013	Closed with explanation	Yes

Consumer Complaints

No	528181
No	528183
No	528184
No	549972
No	541566
Yes	541279
No	541577
No	528198
Yes	526595
No	549529
Yes	549533
Yes	505396
No	541586
No	505402
No	549536
No	549544
No	528221
Yes	541311
No	541604
No	505421
No	505422
No	550237

Consumer Complaints

08/27/2013	Credit card	
08/27/2013	Mortgage	Home equity loan or line of credit
09/14/2013	Credit card	
09/14/2013	Credit card	
09/14/2013	Mortgage	Conventional fixed mortgage
10/01/2013	Mortgage	Conventional fixed mortgage
09/14/2013	Credit reporting	
09/14/2013	Credit card	
10/01/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/14/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/04/2013	Consumer Loan	Vehicle loan
09/04/2013	Credit card	
09/14/2013	Bank account or service	Checking account
09/14/2013	Debt collection	I do not know
09/14/2013	Credit reporting	
10/01/2013	Credit card	
08/27/2013	Mortgage	FHA mortgage
09/04/2013	Bank account or service	Checking account
09/04/2013	Bank account or service	Checking account
10/01/2013	Credit card	
08/27/2013	Mortgage	Other mortgage

Consumer Complaints

Balance transfer

Loan servicing, payments, escrow account

Other

APR or interest rate

Loan servicing, payments, escrow account

Loan servicing, payments, escrow account

Incorrect information on credit report

Information is not mine

Billing disputes

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Problems when you are unable to pay

Identity theft / Fraud / Embezzlement

Account opening, closing, or management

Cont'd attempts collect debt not owed

Debt is not mine

Incorrect information on credit report

Personal information

Other

Loan modification, collection, foreclosure

Deposits and withdrawals

Making/receiving payments, sending money

Identity theft / Fraud / Embezzlement

Loan modification, collection, foreclosure

Consumer Complaints



Consumer Complaints



Consumer Complaints

Citibank	CA	93436		N/A
Wells Fargo & Company	CA	95032		N/A
JPMorgan Chase & Co.	AP	96555		N/A
Barclays PLC	NM	87106		N/A
Ditech Financial LLC	AK	99507		N/A
Ocwen	CA	92647		N/A
Experian	TX	75149		N/A
Synchrony Financial	FL	33326		N/A
Nationstar Mortgage	CA	95624		N/A
Nationstar Mortgage	OK	73130	Older American	N/A
JPMorgan Chase & Co.	MD	21222		N/A
JPMorgan Chase & Co.	FL	33408		N/A
Bank of America	PA	18058		N/A
Encore Capital Group	FL	33327		N/A
Experian	CA	92780		N/A
Citibank	WA	98059		N/A
Wells Fargo & Company	PA	19007		N/A
Bank of America	CA	94941		N/A
TD Bank US Holding Company	NJ	08033		N/A
Bank of America	FL	33433	Older American	N/A
Quicken Loans	UT	84761		N/A

Consumer Complaints

Web	08/27/2013	Closed with monetary relief	Yes
Referral	08/28/2013	Closed with explanation	Yes
Web	09/16/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with explanation	Yes
Web	10/02/2013	Closed with monetary relief	Yes
Web	09/16/2013	Closed with non-monetary relief	Yes
Web	09/17/2013	Closed with monetary relief	Yes
Web	10/02/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with explanation	Yes
Web	09/05/2013	Closed with explanation	Yes
Referral	09/05/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with explanation	Yes
Web	09/16/2013	Closed with explanation	Yes
Referral	10/02/2013	Closed with monetary relief	Yes
Web	08/28/2013	Closed with explanation	Yes
Postal mail	09/05/2013	Closed with explanation	Yes
Referral	09/04/2013	Closed with explanation	Yes
Web	10/02/2013	Closed with explanation	Yes
Postal mail	08/28/2013	Closed with explanation	Yes

Consumer Complaints

No	505494
No	505690
No	526245
No	526247
No	526253
Yes	549577
No	526262
No	526639
No	549118
No	526268
No	513780
Yes	514226
No	526280
No	526285
Yes	526631
No	549718
Yes	505465
No	513787
No	513783
Yes	549949
No	505473

Consumer Complaints

09/14/2013	Mortgage	FHA mortgage
09/14/2013	Credit reporting	
09/04/2013	Mortgage	Other mortgage
09/04/2013	Mortgage	Other mortgage
09/14/2013	Credit reporting	
09/04/2013	Bank account or service	Checking account
08/27/2013	Mortgage	FHA mortgage
09/04/2013	Credit reporting	
10/01/2013	Credit reporting	
10/01/2013	Debt collection	Credit card
10/01/2013	Debt collection	Auto
09/25/2013	Mortgage	Home equity loan or line of credit
09/25/2013	Debt collection	Auto
09/14/2013	Credit reporting	
10/01/2013	Mortgage	Other mortgage
08/27/2013	Credit reporting	
09/14/2013	Bank account or service	Checking account
10/01/2013	Credit card	
09/04/2013	Debt collection	Mortgage
09/04/2013	Mortgage	Other mortgage
10/01/2013	Credit reporting	

Consumer Complaints

Loan modification,collection,foreclosure

Incorrect information on credit report Account status

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Incorrect information on credit report Account status

Deposits and withdrawals

Loan modification,collection,foreclosure

Incorrect information on credit report Account status

Incorrect information on credit report Account status

Cont'd attempts collect debt not owed Debt resulted from identity theft

Cont'd attempts collect debt not owed Debt was paid

Loan servicing, payments, escrow account

Disclosure verification of debt Right to dispute notice not received

Unable to get credit report/credit score Problem getting my free annual report

Loan servicing, payments, escrow account

Unable to get credit report/credit score Problem getting report or credit score

Problems caused by my funds being low

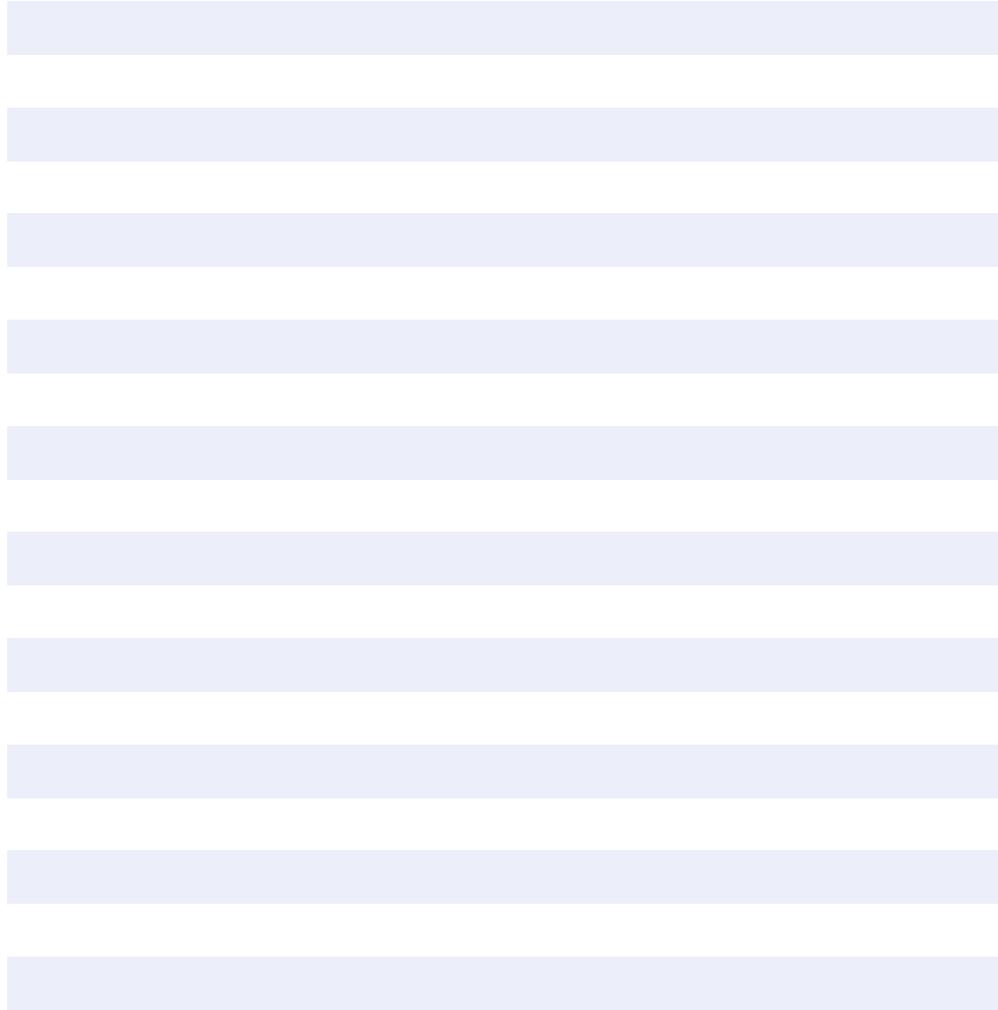
Identity theft / Fraud / Embezzlement

Taking/threatening an illegal action Sued where didn't live/sign for debt

Loan modification,collection,foreclosure

Credit reporting company's investigation Inadequate help over the phone

Consumer Complaints



Consumer Complaints



Consumer Complaints

Nationstar Mortgage	FL	34120		N/A
Santander Consumer USA Holdings Inc	PA	19074		N/A
Ditech Financial LLC	CO	80127		N/A
JPMorgan Chase & Co.	FL	34753		N/A
Experian	FL	32814		N/A
Bank of America	VA	22911		N/A
Wells Fargo & Company	DE	19703		N/A
TransUnion Intermediate Holdings, Inc.	KY	40228		N/A
Experian	TX	76049		N/A
Citibank	FL	33433	Older American	N/A
Capital Management Services, LP	GA	30152		N/A
Bank of America	GA	30342		N/A
Toyota Motor Credit Corporation	NY	11803		N/A
Experian	NY	11372		N/A
JPMorgan Chase & Co.	PA	17350		N/A
TransUnion Intermediate Holdings, Inc.	VA	22152		N/A
Bank of America	VA	22554	Servicemember	N/A
Bank of America	FL	33433	Older American	N/A
United Guaranty	FL	33527	Servicemember	N/A
Select Portfolio Servicing, Inc	LA	71351		N/A
Equifax	NC	28269		N/A

Consumer Complaints

Web	09/16/2013	Closed with explanation	Yes
Web	09/16/2013	Closed with explanation	Yes
Postal mail	09/05/2013	Closed with explanation	Yes
Web	09/05/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with non-monetary relief	Yes
Web	09/05/2013	Closed	Yes
Web	08/29/2013	Closed with explanation	Yes
Web	09/05/2013	Closed with non-monetary relief	Yes
Postal mail	11/21/2013	Closed with non-monetary relief	Yes
Web	10/02/2013	Closed with explanation	Yes
Web	11/14/2013	Closed with explanation	Yes
Web	09/25/2013	Closed with explanation	Yes
Web	09/25/2013	Closed with monetary relief	Yes
Web	09/17/2013	Closed with non-monetary relief	Yes
Referral	10/02/2013	Closed with non-monetary relief	Yes
Web	09/06/2013	Closed with explanation	Yes
Web	09/16/2013	Closed with monetary relief	Yes
Web	10/02/2013	Closed with explanation	Yes
Web	09/05/2013	Closed with explanation	Yes
Referral	10/15/2013	Closed with explanation	Yes
Web	10/01/2013	Closed with non-monetary relief	Yes

Consumer Complaints

Yes	526296
No	526717
No	513804
No	513801
No	526304
Yes	513810
No	505493
No	511770
No	549642
Yes	549953
No	549652
No	541683
No	541684
No	526320
No	549715
Yes	505460
No	526324
Yes	549954
Yes	512547
Yes	514325
No	549122

Consumer Complaints

10/01/2013	Mortgage	FHA mortgage
09/04/2013	Consumer Loan	Installment loan
09/04/2013	Credit reporting	
09/14/2013	Mortgage	Conventional adjustable mortgage (ARM)
03/22/2014	Credit card	
09/04/2013	Credit reporting	
09/04/2013	Credit reporting	
09/14/2013	Mortgage	Conventional fixed mortgage
10/01/2013	Credit card	
09/14/2013	Mortgage	Conventional fixed mortgage
09/25/2013	Money transfers	International money transfer
10/01/2013	Mortgage	Other mortgage
10/01/2013	Consumer Loan	Vehicle loan
09/14/2013	Credit card	
09/04/2013	Debt collection	I do not know
09/14/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/14/2013	Credit reporting	
09/14/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/14/2013	Credit reporting	
09/14/2013	Mortgage	Conventional fixed mortgage
09/14/2013	Credit reporting	

Consumer Complaints

Loan modification, collection, foreclosure

Managing the loan or lease

Credit reporting company's investigation No notice of investigation status/result

Loan servicing, payments, escrow account

Billing disputes

Credit reporting company's investigation No notice of investigation status/result

Credit reporting company's investigation No notice of investigation status/result

Loan modification, collection, foreclosure

Billing disputes

Loan servicing, payments, escrow account

Other service issues

Loan servicing, payments, escrow account

Problems when you are unable to pay

Customer service / Customer relations

False statements or representation Attempted to collect wrong amount

Credit decision / Underwriting

Incorrect information on credit report Account status

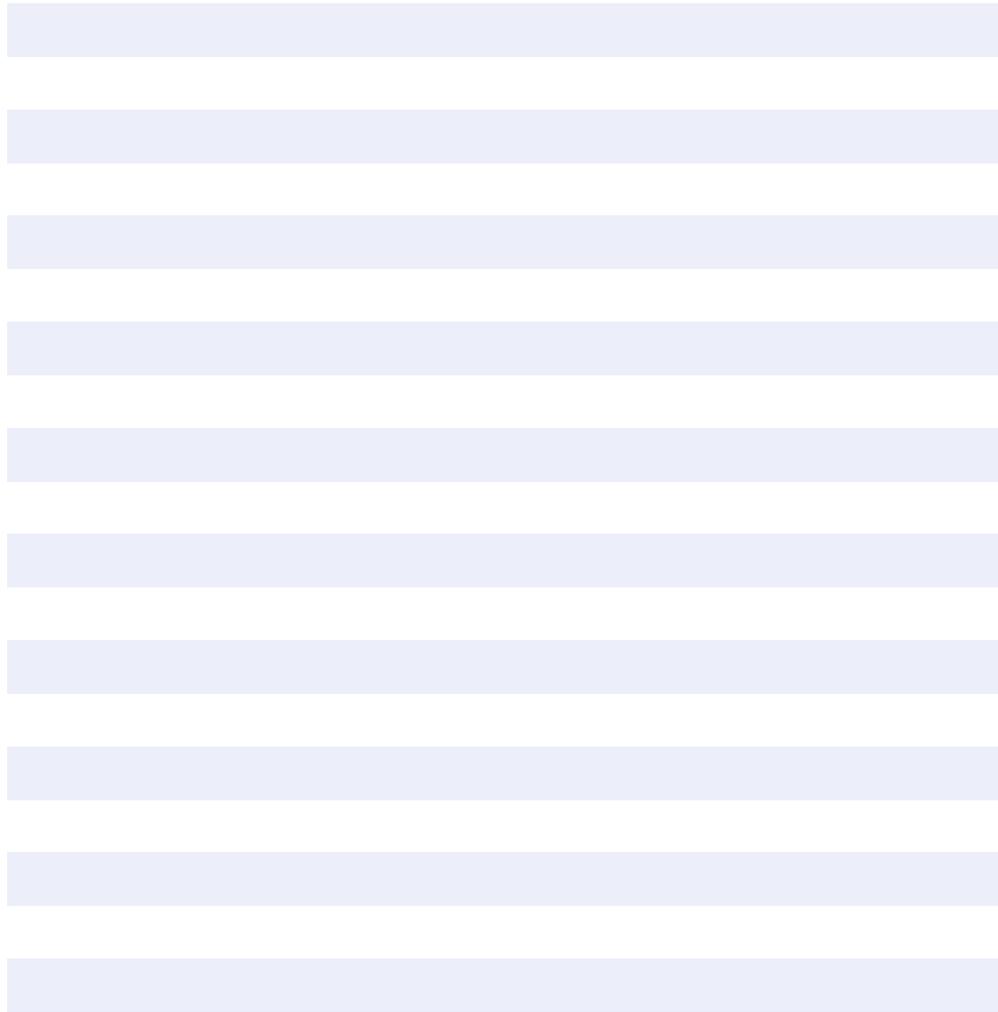
Loan modification, collection, foreclosure

Incorrect information on credit report Information is not mine

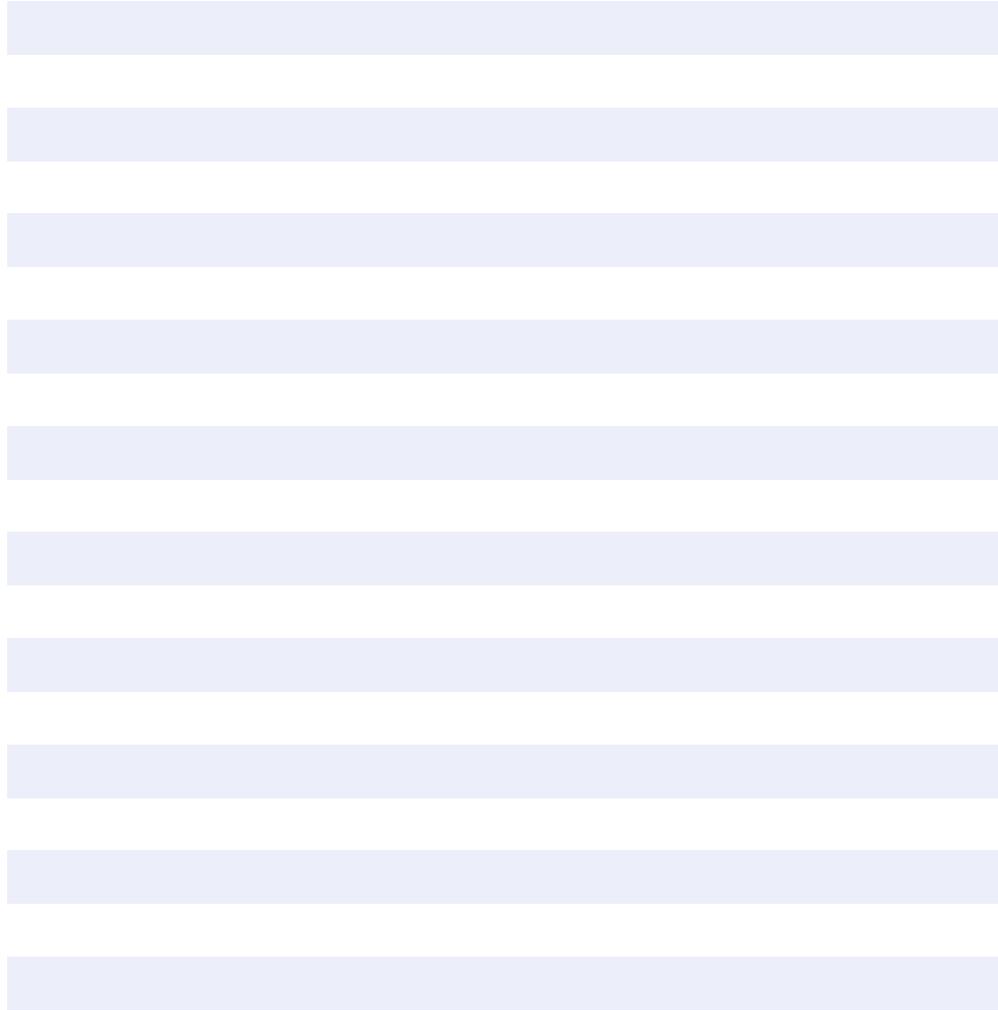
Application, originator, mortgage broker

Incorrect information on credit report Public record

Consumer Complaints



Consumer Complaints



Consumer Complaints

Wells Fargo & Company	CA	95386		N/A
USAA Savings	NY	10039		N/A
TransUnion Intermediate Holdings, Inc.	IN	46368		N/A
Bank of America	FL	33572		N/A
Bank of America	FL	33028		N/A
Experian	IN	46368		N/A
Equifax	IN	46368		N/A
Ditech Financial LLC	MO	63138		N/A
State Farm Bank	MO	63123		N/A
LoanDepot	CA	90045		N/A
MoneyGram	VA	22312		N/A
HSBC North America Holdings Inc.	HI	96793		N/A
BancorpSouth Bank	TN	38315		N/A
First National Bank of Omaha	CA	94109		N/A
Everest Receivable Services Inc.	DE	19711	Older American	N/A
Morgan Stanley	CA	93940	Older American	N/A
Capital One	AZ	85331		N/A
Wells Fargo & Company	CA	94520		N/A
Experian	PA	15229	Older American	N/A
Summit Mortgage Corporation (Minnesota)	FL	34238		N/A
Experian	NY	12866	Older American	N/A

Consumer Complaints

Phone	10/02/2013	Closed with explanation	Yes
Web	09/05/2013	Closed with monetary relief	Yes
Postal mail	09/16/2013	Closed with explanation	Yes
Web	09/16/2013	Closed with explanation	Yes
Web	03/28/2014	Closed with explanation	Yes
Postal mail	09/16/2013	Closed with explanation	Yes
Postal mail	09/16/2013	Closed with explanation	Yes
Web	09/16/2013	Closed with explanation	Yes
Web	10/01/2013	Closed with explanation	Yes
Web	09/16/2013	Closed with explanation	Yes
Phone	09/26/2013	Closed with explanation	Yes
Postal mail	10/02/2013	Closed with explanation	Yes
Web	10/02/2013	Closed with explanation	Yes
Web	09/16/2013	Closed with explanation	Yes
Web	09/04/2013	Closed with explanation	Yes
Web	09/16/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with non-monetary relief	Yes
Web	09/16/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with explanation	Yes
Web	11/20/2013	Closed with monetary relief	Yes
Web	09/16/2013	Closed with non-monetary relief	Yes

Consumer Complaints

No	549662
Yes	513853
No	513857
Yes	526345
No	773398
No	513858
No	513859
No	526346
No	549673
No	526347
No	541704
No	549668
No	549678
No	526360
Yes	513871
Yes	526362
No	526363
No	526365
No	526581
No	526370
Yes	527005

Consumer Complaints

10/01/2013	Mortgage	Other mortgage
09/04/2013	Mortgage	Other mortgage
09/14/2013	Credit card	
09/14/2013	Bank account or service	Savings account
09/14/2013	Credit reporting	
09/14/2013	Mortgage	Conventional fixed mortgage
09/14/2013	Mortgage	Other mortgage
10/01/2013	Credit reporting	
09/04/2013	Bank account or service	Checking account
10/01/2013	Bank account or service	Checking account
09/14/2013	Credit reporting	
09/14/2013	Credit reporting	
09/15/2013	Credit reporting	
09/25/2013	Mortgage	Other mortgage
10/01/2013	Mortgage	Home equity loan or line of credit
10/01/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/25/2013	Mortgage	Other mortgage
09/14/2013	Debt collection	I do not know
09/25/2013	Mortgage	Other mortgage
09/25/2013	Mortgage	Second mortgage
09/15/2013	Credit reporting	

Consumer Complaints

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Balance transfer

Deposits and withdrawals

Credit reporting company's investigation No notice of investigation status/result

Loan servicing, payments, escrow account

Application, originator, mortgage broker

Incorrect information on credit report Reinserted previously deleted info

Deposits and withdrawals

Making/receiving payments, sending money

Unable to get credit report/credit score Problem getting report or credit score

Credit reporting company's investigation Problem with statement of dispute

Incorrect information on credit report Information is not mine

Loan servicing, payments, escrow account

Loan servicing, payments, escrow account

Loan servicing, payments, escrow account

Loan modification,collection,foreclosure

Taking/threatening an illegal action Threatened to sue on too old debt

Loan modification,collection,foreclosure

Loan servicing, payments, escrow account

Incorrect information on credit report Account status

Consumer Complaints



Consumer Complaints



Consumer Complaints

Citibank	MI	48382		N/A
Bank of America	TN	37604		N/A
JPMorgan Chase & Co.	CA	92128		N/A
Wells Fargo & Company	CA	94804	Older American	N/A
Experian	OK	73106		N/A
Wells Fargo & Company	CA	94903	Older American	N/A
Amerisave	MI	48377		N/A
Experian	TX	78737		N/A
Bank of America	NJ	08083		N/A
PNC Bank N.A.	KY	40515		N/A
TransUnion Intermediate Holdings, Inc.	PA	15206		N/A
Equifax	MD	20744	Older American	N/A
Experian	FL	33463		N/A
JPMorgan Chase & Co.	ME	04071		N/A
Select Portfolio Servicing, Inc	VA	23510		N/A
Ocwen	TN	37110		N/A
Bank of America	NJ	08360		N/A
Cavalry Investments, LLC	ND	58103	Servicemember	N/A
FCI Lender Services Inc.	TX	75115	Older American	N/A
Bank of America	NY	11763		N/A
Experian	NE	68154		N/A

Consumer Complaints

Postal mail	10/02/2013	Closed with explanation	Yes
Referral	09/05/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with explanation	Yes
Web	09/16/2013	Closed	Yes
Web	09/17/2013	Closed with explanation	Yes
Web	09/16/2013	Closed with non-monetary relief	Yes
Web	09/16/2013	Closed with explanation	Yes
Web	10/01/2013	Closed with non-monetary relief	Yes
Web	09/06/2013	Closed with monetary relief	Yes
Web	10/02/2013	Closed with monetary relief	Yes
Web	09/17/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with explanation	Yes
Web	09/16/2013	Closed with explanation	Yes
Referral	09/26/2013	Closed with explanation	Yes
Postal mail	10/01/2013	Closed with explanation	Yes
Web	10/02/2013	Closed with explanation	Yes
Referral	09/26/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with explanation	Yes
Referral	09/26/2013	Closed with explanation	Yes
Referral	12/16/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with explanation	Yes

Consumer Complaints

No	549082
No	514292
No	526571
No	526379
No	526381
No	526382
No	526539
No	549136
No	513892
No	549712
Yes	527025
Yes	526389
No	526443
No	542336
No	549177
No	549723
No	542633
No	526400
No	542550
	542576
No	526589

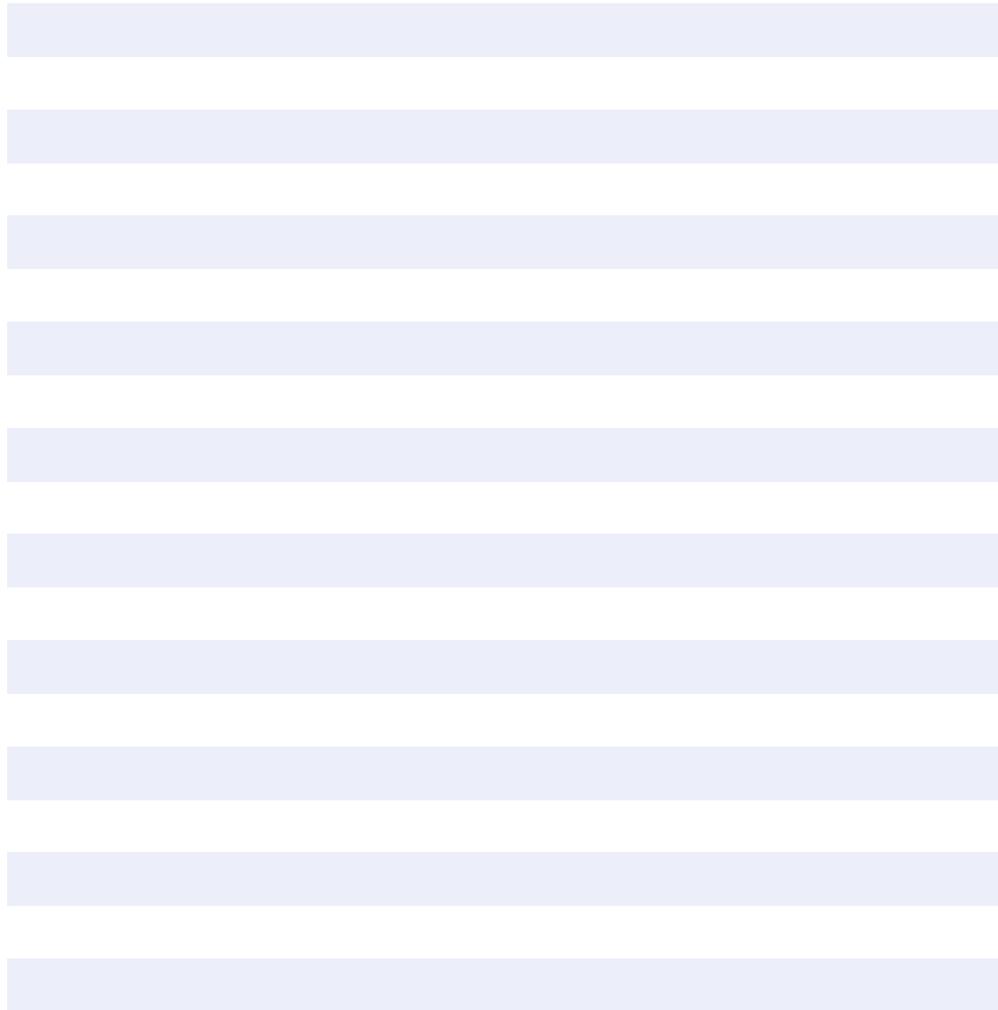
Consumer Complaints

10/01/2013	Debt collection	I do not know
09/25/2013	Credit card	
09/25/2013	Mortgage	Other mortgage
09/15/2013	Student loan	Non-federal student loan
09/25/2013	Mortgage	Other mortgage
09/25/2013	Credit card	
09/15/2013	Mortgage	Conventional fixed mortgage
09/25/2013	Debt collection	Credit card
09/04/2013	Bank account or service	Checking account
09/04/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/25/2013	Mortgage	Conventional fixed mortgage
09/15/2013	Debt collection	I do not know
09/25/2013	Debt collection	I do not know
10/01/2013	Mortgage	Other mortgage
09/26/2013	Credit card	
10/01/2013	Credit reporting	
09/15/2013	Credit card	
10/01/2013	Mortgage	Conventional adjustable mortgage (ARM)
10/01/2013	Credit card	
09/15/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/15/2013	Credit reporting	

Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Other	
Loan modification, collection, foreclosure	
Repaying your loan	Repaying your loan
Loan servicing, payments, escrow account	
Other	
Loan servicing, payments, escrow account	
Communication tactics	Frequent or repeated calls
Account opening, closing, or management	
Disclosure verification of debt	Not given enough info to verify debt
Credit decision / Underwriting	
Improper contact or sharing of info	Contacted me after I asked not to
Cont'd attempts collect debt not owed	Debt is not mine
Application, originator, mortgage broker	
Billing disputes	
Incorrect information on credit report	Account status
Billing statement	
Loan servicing, payments, escrow account	
Identity theft / Fraud / Embezzlement	
Disclosure verification of debt	Not disclosed as an attempt to collect
Credit reporting company's investigation	No notice of investigation status/result

Consumer Complaints



Consumer Complaints



Consumer Complaints

Collection Bureau of the Hudson Valley, Inc.	IL	60505		N/A
Citibank	NY	89120		N/A
Wells Fargo & Company	LA	71115		N/A
Navient Solutions, Inc.	LA	70054		N/A
Nationstar Mortgage	MO	64157		N/A
Wells Fargo & Company	PA	17112		N/A
New York Community Bank	CO	80023		N/A
Expert Global Solutions, Inc.	GA	30144	Servicemember	N/A
Wells Fargo & Company	NJ	08107		N/A
Alorica Inc.	WI	53207		N/A
Ocwen	CA	92009		N/A
Wells Fargo & Company	CA	95632		N/A
Phillips & Cohen Associates, Ltd.	MO	64804	Older American	N/A
Bank of America	NC	27915		N/A
JPMorgan Chase & Co.	FL	33165	Older American	N/A
TransUnion Intermediate Holdings, Inc.	CA	92101		N/A
Amex	MI	49426		N/A
Nationstar Mortgage	NV	89052	Older American	N/A
PNC Bank N.A.	FL	33433	Older American	N/A
Receivables Performance Management LLC	KY	42025		N/A
Experian	NJ	08820		N/A

Consumer Complaints

Postal mail	10/02/2013	Closed with non-monetary relief	Yes
Web	09/25/2013	Closed with explanation	Yes
Fax	09/25/2013	Closed with explanation	Yes
Web	09/16/2013	Closed with explanation	Yes
Referral	09/26/2013	Closed with explanation	Yes
Phone	09/26/2013	Closed	Yes
Web	09/16/2013	Closed with explanation	Yes
Web	09/25/2013	Closed with explanation	Yes
Phone	09/05/2013	Closed with explanation	Yes
Postal mail	09/05/2013	Closed with non-monetary relief	Yes
Web	09/26/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with non-monetary relief	Yes
Referral	09/26/2013	Closed with explanation	Yes
Fax	10/02/2013	Closed with explanation	Yes
Web	10/07/2013	Closed with non-monetary relief	Yes
Web	10/01/2013	Closed with non-monetary relief	Yes
Web	09/30/2013	Closed with non-monetary relief	Yes
Web	10/02/2013	Closed with explanation	Yes
Web	10/02/2013	Closed with non-monetary relief	Yes
Web	09/17/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with non-monetary relief	Yes

Consumer Complaints

No	549732
Yes	541749
No	542779
No	526414
No	542525
Yes	541751
No	526415
No	541755
No	513916
Yes	513918
No	541758
No	526429
No	541763
No	549078
No	543150
No	549758
No	526439
Yes	549769
No	549963
No	526452
No	526453

Consumer Complaints

09/25/2013	Bank account or service	Other bank product/service
10/01/2013	Credit reporting	
10/01/2013	Credit reporting	
10/01/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/15/2013	Credit card	
09/15/2013	Debt collection	I do not know
09/25/2013	Mortgage	Conventional fixed mortgage
09/15/2013	Credit reporting	
10/01/2013	Mortgage	Second mortgage
09/15/2013	Debt collection	Credit card
09/25/2013	Mortgage	Home equity loan or line of credit
09/04/2013	Mortgage	Conventional fixed mortgage
09/15/2013	Debt collection	Medical
09/15/2013	Mortgage	Conventional fixed mortgage
09/15/2013	Credit reporting	
09/04/2013	Student loan	Non-federal student loan
09/15/2013	Credit card	
09/15/2013	Credit card	
10/01/2013	Credit card	
10/01/2013	Credit card	
09/15/2013	Debt collection	Medical

Consumer Complaints

Making/receiving payments, sending money

Incorrect information on credit report Account status

Incorrect information on credit report Account status

Loan servicing, payments, escrow account

Other

Communication tactics Frequent or repeated calls

Loan modification, collection, foreclosure

Incorrect information on credit report Information is not mine

Loan modification, collection, foreclosure

Communication tactics Frequent or repeated calls

Loan servicing, payments, escrow account

Loan servicing, payments, escrow account

Taking/threatening an illegal action Attempted to/Collected exempt funds

Loan servicing, payments, escrow account

Incorrect information on credit report Personal information

Problems when you are unable to pay Problems when you are unable to pay

Credit determination

Convenience checks

Billing disputes

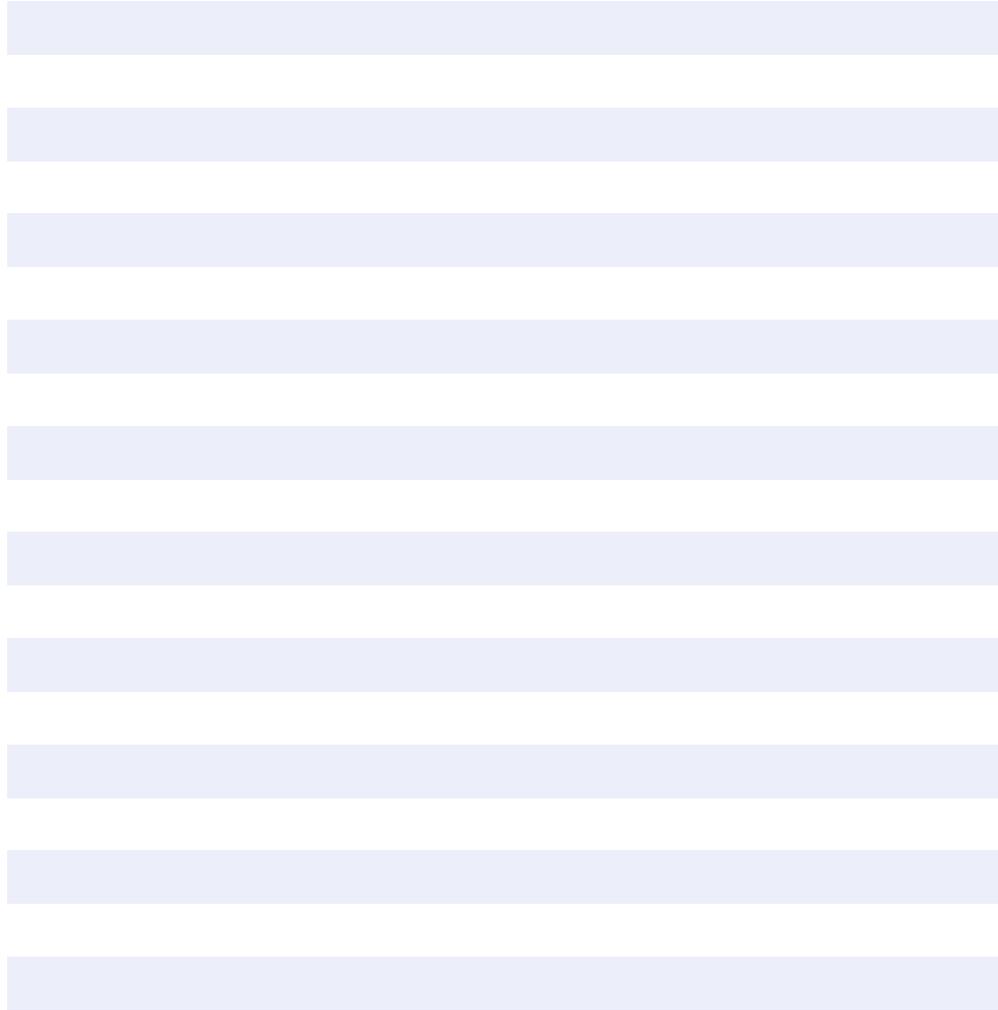
Customer service / Customer relations

Cont'd attempts collect debt not owed Debt was paid

Consumer Complaints



Consumer Complaints



Consumer Complaints

PayPal Holdings, Inc.	TX	77546		N/A
Experian	CA	92101		N/A
Equifax	CA	92101		N/A
HSBC North America Holdings Inc.	NE	68116		N/A
Citibank	DE	19971		N/A
EOS Holdings, Inc.	AZ	85051		N/A
Wells Fargo & Company	GA	31410		N/A
TransUnion Intermediate Holdings, Inc.	NJ	07670		N/A
Bank of America	GA	30274	Older American	N/A
Rubin & Yates, LLC	FL	34787		N/A
Citizens Financial Group, Inc.	NV	89145		N/A
SunTrust Banks, Inc.	NC	28782	Older American	N/A
Grant & Weber	CA	95687		N/A
Nationstar Mortgage	AZ	85353		N/A
LexisNexis	GA	30021		N/A
Citibank	GA	20001		N/A
Citibank	SC	29316		N/A
PNC Bank N.A.	OH	44087	Older American	N/A
Amex	MA	02493	Older American	N/A
Capital One	AZ	85032		N/A
HCFS Health Care Financial Services, Inc.	NY	13367	Servicemember	N/A

Consumer Complaints

Web	09/27/2013	Closed with non-monetary relief	Yes
Web	10/01/2013	Closed with non-monetary relief	Yes
Web	10/01/2013	Closed with non-monetary relief	Yes
Web	10/02/2013	Closed with explanation	Yes
Web	09/16/2013	Closed with non-monetary relief	Yes
Web	09/17/2013	Closed with explanation	Yes
Web	09/26/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with explanation	Yes
Referral	10/02/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with explanation	Yes
Web	09/26/2013	Closed with explanation	Yes
Web	09/04/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with explanation	Yes
Web	09/16/2013	Closed with explanation	Yes
Web	10/28/2013	Closed with explanation	Yes
Web	09/04/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with non-monetary relief	Yes
Web	09/17/2013	Closed with monetary relief	Yes
Postal mail	10/02/2013	Closed with explanation	Yes
Referral	10/02/2013	Closed with monetary relief	Yes
Web	09/16/2013	Closed with explanation	Yes

Consumer Complaints

No	541775
No	549759
No	549760
No	549773
No	526457
No	526458
No	541778
No	526492
No	549779
No	526465
No	542695
Yes	513944
Yes	526481
No	526486
Yes	526489
Yes	513952
No	526490
No	526495
No	549985
No	549797
Yes	526638

Consumer Complaints

10/01/2013	Money transfers	International money transfer
10/01/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/15/2013	Credit card	
09/15/2013	Debt collection	Credit card
09/15/2013	Mortgage	Conventional fixed mortgage
09/15/2013	Credit card	
09/04/2013	Debt collection	I do not know
10/01/2013	Credit reporting	
10/01/2013	Credit card	
09/04/2013	Mortgage	Other mortgage
09/04/2013	Mortgage	Home equity loan or line of credit
09/25/2013	Mortgage	Conventional fixed mortgage
09/25/2013	Credit reporting	
09/16/2013	Mortgage	Conventional fixed mortgage
09/16/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/16/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/25/2013	Bank account or service	Other bank product/service
09/25/2013	Mortgage	Conventional fixed mortgage
10/01/2013	Mortgage	Other mortgage
10/01/2013	Bank account or service	Checking account

Consumer Complaints

Fraud or scam

Cont'd attempts collect debt not owed

Debt is not mine

Privacy

Improper contact or sharing of info

Talked to a third party about my debt

Loan modification, collection, foreclosure

Transaction issue

Disclosure verification of debt

Not given enough info to verify debt

Credit reporting company's investigation

Problem with statement of dispute

Closing/Cancelling account

Loan modification, collection, foreclosure

Application, originator, mortgage broker

Loan servicing, payments, escrow account

Credit reporting company's investigation

No notice of investigation status/result

Loan modification, collection, foreclosure

Loan servicing, payments, escrow account

Loan modification, collection, foreclosure

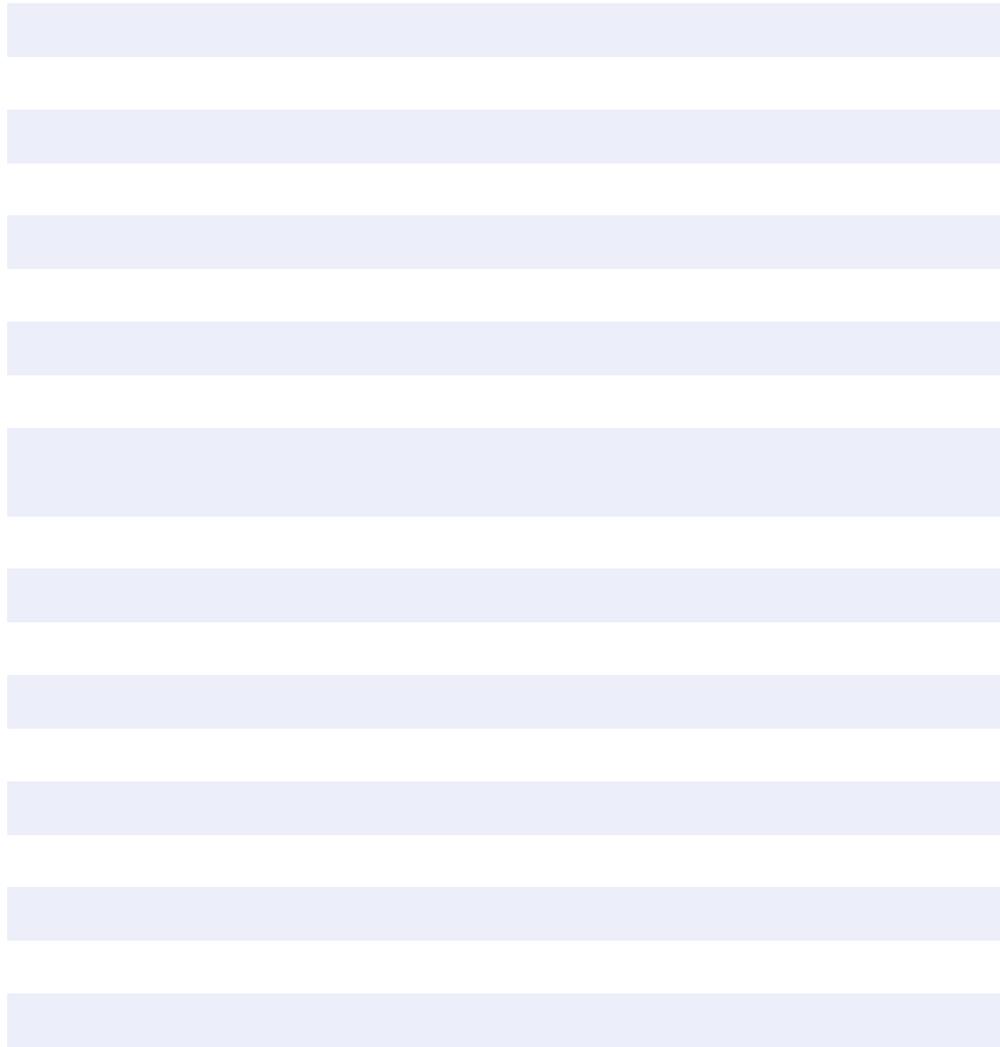
Account opening, closing, or management

Loan modification, collection, foreclosure

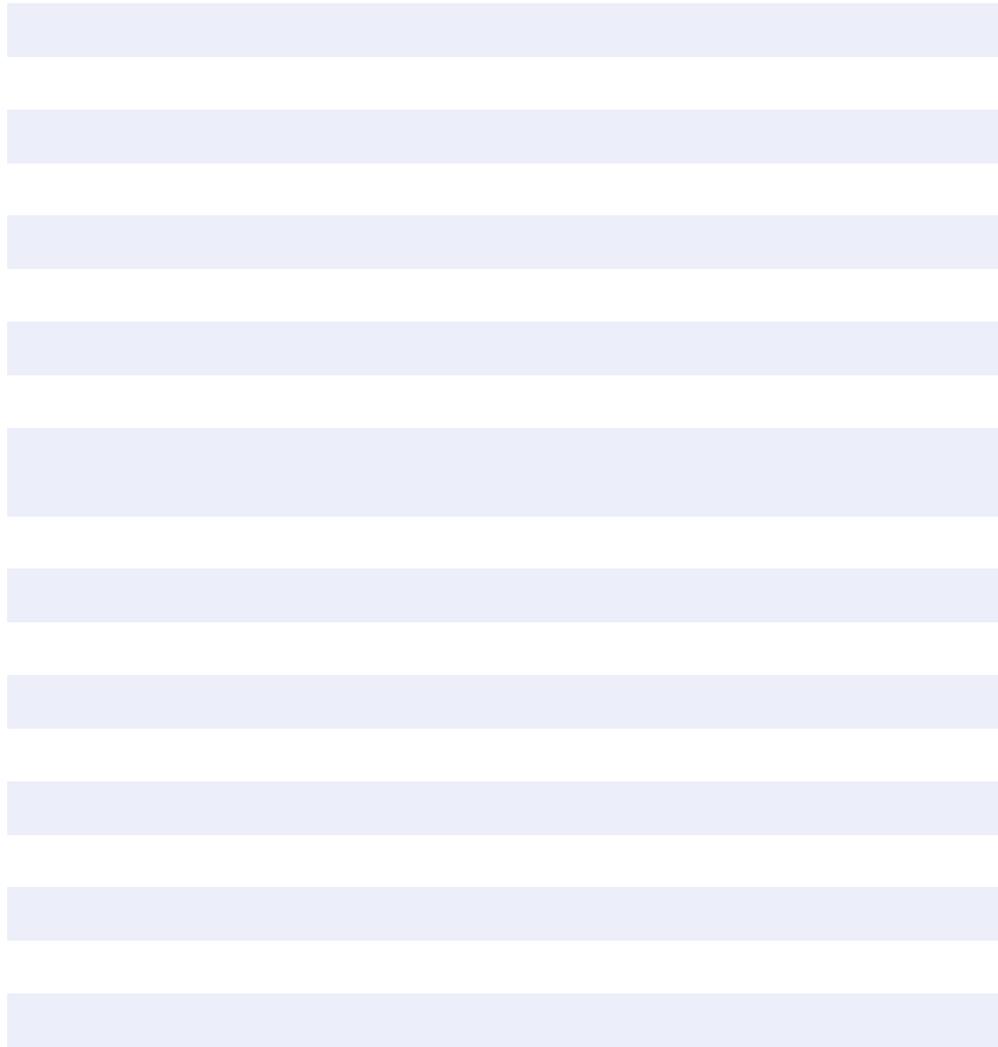
Loan modification, collection, foreclosure

Account opening, closing, or management

Consumer Complaints



Consumer Complaints



Consumer Complaints

The Western Union Company	TN	37210		N/A
Security Finance	TX	79109		N/A
Discover	TX	76028		N/A
Bank of America	ND	58703		N/A
JPMorgan Chase & Co.	LA	71291		N/A
Citibank	FL	33177		N/A
FirstSource Advantage, LLC	CA	90036		N/A
TransUnion Intermediate Holdings, Inc.	TX	79938		N/A
Amex	NY	11580	Older American	N/A
Bank of America	CA	95451	Older American, Servicemember	N/A
Citibank	SC	29579		N/A
Ditech Financial LLC	TX	77498		N/A
Equifax	TN	37912		N/A
PNC Bank N.A.	CA	92626		N/A
Nationstar Mortgage	GA	30189		N/A
Wells Fargo & Company	CA	92626		N/A
JPMorgan Chase & Co.	CA	92583		N/A
Ocwen	NJ	08070		N/A
Nationstar Mortgage	FL	34428		N/A
Bank of America	IL	60827		N/A

Consumer Complaints

Web	10/01/2013	Closed with explanation	Yes
Postal mail	10/02/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with non-monetary relief	Yes
Web	09/17/2013	Closed with explanation	Yes
Web	09/16/2013	Closed with explanation	Yes
Web	09/16/2013	Closed with explanation	Yes
Postal mail	09/04/2013	Closed with explanation	Yes
Web	10/01/2013	Closed with explanation	Yes
Web	10/21/2013	Closed with explanation	Yes
Referral	09/04/2013	Closed with explanation	Yes
Web	09/04/2013	Closed with non-monetary relief	Yes
Phone	09/25/2013	Closed with explanation	Yes
Web	09/26/2013	Closed with non-monetary relief	Yes
Web	09/16/2013	Closed with explanation	Yes
Web	09/16/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with explanation	Yes
Web	09/27/2013	Closed with explanation	Yes
Web	09/25/2013	Closed with explanation	Yes
Web	10/02/2013	Closed with explanation	Yes
Phone	10/02/2013	Closed with monetary relief	Yes

Consumer Complaints

No	549803
No	550207
No	526511
No	526514
No	526516
No	526522
No	513829
No	549816
No	549819
Yes	514873
No	513984
No	541834
No	541835
No	529604
Yes	528250
No	529605
Yes	541837
No	541841
No	549826
No	549841

Consumer Complaints

09/25/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/16/2013	Debt collection	Mortgage
09/25/2013	Mortgage	Other mortgage
10/01/2013	Mortgage	Other mortgage
10/02/2013	Credit card	
09/16/2013	Debt collection	Mortgage
10/01/2013	Mortgage	Second mortgage
09/16/2013	Credit reporting	
09/25/2013	Bank account or service	Checking account
09/16/2013	Mortgage	Conventional fixed mortgage
10/01/2013	Consumer Loan	Vehicle loan
09/16/2013	Bank account or service	Other bank product/service
10/01/2013	Credit reporting	
10/01/2013	Mortgage	FHA mortgage
09/16/2013	Bank account or service	Checking account
10/01/2013	Money transfers	Domestic (US) money transfer
10/01/2013	Credit reporting	
09/16/2013	Debt collection	I do not know
09/25/2013	Bank account or service	Checking account
09/25/2013	Mortgage	Other mortgage
10/01/2013	Mortgage	Other mortgage
10/01/2013	Mortgage	Conventional adjustable mortgage (ARM)

Consumer Complaints

False statements or representation	Attempted to collect wrong amount
Improper contact or sharing of info	Talked to a third party about my debt
Loan modification, collection, foreclosure	
Loan modification, collection, foreclosure	
Rewards	
Improper contact or sharing of info	Talked to a third party about my debt
Loan modification, collection, foreclosure	
Incorrect information on credit report	Public record
Deposits and withdrawals	
Loan servicing, payments, escrow account	
Managing the loan or lease	
Deposits and withdrawals	
Incorrect information on credit report	Information is not mine
Loan servicing, payments, escrow account	
Using a debit or ATM card	
Money was not available when promised	
Credit monitoring or identity protection	Problem with fraud alerts
Disclosure verification of debt	Right to dispute notice not received
Deposits and withdrawals	
Loan modification, collection, foreclosure	
Application, originator, mortgage broker	
Loan servicing, payments, escrow account	

Consumer Complaints



Consumer Complaints



Consumer Complaints

Gatestone & Co. International Inc.	CA	94030		N/A
Five Lakes Agency	IL	60636		N/A
Ocwen	FL	34758		N/A
Nationstar Mortgage	CA	95035		N/A
Amex	NY	11210		N/A
JPMorgan Chase & Co.	IL	60636		N/A
Specialized Loan Servicing LLC	NY	11373		N/A
Resurgent Capital Services L.P.	GA	30236		N/A
Bank of America	MA	02465		N/A
Ditech Financial LLC	MI	48124		N/A
Santander Consumer USA Holdings Inc	GA	30008	Older American	N/A
PayPal Holdings, Inc.	GA	30102	Older American	N/A
TransUnion Intermediate Holdings, Inc.	NC	27104		N/A
SunTrust Banks, Inc.	SC	29501		N/A
Wells Fargo & Company	GA	30008		N/A
The Western Union Company	OH	44307	Older American	N/A
Experian	OH	43201		N/A
Resurgent Capital Services L.P.	MA	01966		N/A
Wells Fargo & Company	FL	33417		N/A
Select Portfolio Servicing, Inc	FL	33173		N/A
PNC Bank N.A.	PA	15206		N/A
Nationstar Mortgage	CA	92024	Older American	N/A

Consumer Complaints

Web	09/25/2013	Closed	Yes
Web	10/01/2013	Closed with explanation	Yes
Referral	09/26/2013	Closed with explanation	Yes
Referral	10/02/2013	Closed with explanation	Yes
Web	10/02/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with explanation	Yes
Referral	10/02/2013	Closed	Yes
Web	09/17/2013	Closed with explanation	Yes
Web	09/26/2013	Closed with explanation	Yes
Web	09/16/2013	Closed with explanation	Yes
Referral	11/08/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with monetary relief	Yes
Web	10/01/2013	Closed with explanation	Yes
Web	10/02/2013	Closed with explanation	Yes
Referral	09/17/2013	Closed with explanation	Yes
Phone	10/03/2013	Closed with explanation	Yes
Web	10/01/2013	Closed with non-monetary relief	Yes
Web	09/17/2013	Closed with explanation	Yes
Phone	09/26/2013	Closed with monetary relief	Yes
Referral	09/26/2013	Closed with explanation	Yes
Web	10/02/2013	Closed with explanation	Yes
Web	10/02/2013	Closed with explanation	Yes

Consumer Complaints

Yes	541850
Yes	528276
No	542342
No	549854
No	550842
No	528277
No	549858
No	528280
No	541856
No	528288
Yes	549903
No	528295
No	549875
No	549882
No	528408
No	549846
No	549880
No	528342
No	541879
No	542661
No	549996
No	549893

Consumer Complaints

09/16/2013	Bank account or service	Checking account
10/01/2013	Mortgage	Conventional fixed mortgage
10/02/2013	Debt collection	Credit card
09/16/2013	Debt collection	I do not know
09/25/2013	Mortgage	Other mortgage
09/25/2013	Mortgage	Conventional fixed mortgage
09/04/2013	Credit reporting	
09/04/2013	Debt collection	Non-federal student loan
09/04/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/25/2013	Mortgage	Other mortgage
10/02/2013	Credit card	
10/02/2013	Credit card	
09/04/2013	Mortgage	Other mortgage
10/02/2013	Mortgage	Other mortgage
09/16/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/16/2013	Mortgage	Conventional fixed mortgage
09/04/2013	Credit reporting	
09/04/2013	Mortgage	Other mortgage
10/02/2013	Credit reporting	

Consumer Complaints

Account opening, closing, or management

Loan servicing, payments, escrow account

Taking/threatening an illegal action

Sued w/o proper notification of suit

Disclosure verification of debt

Right to dispute notice not received

Loan modification, collection, foreclosure

Loan servicing, payments, escrow account

Incorrect information on credit report

Account status

Cont'd attempts collect debt not owed

Debt was discharged in bankruptcy

Cont'd attempts collect debt not owed

Debt was paid

Loan servicing, payments, escrow account

APR or interest rate

Other

Loan servicing, payments, escrow account

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Loan servicing, payments, escrow account

Incorrect information on credit report

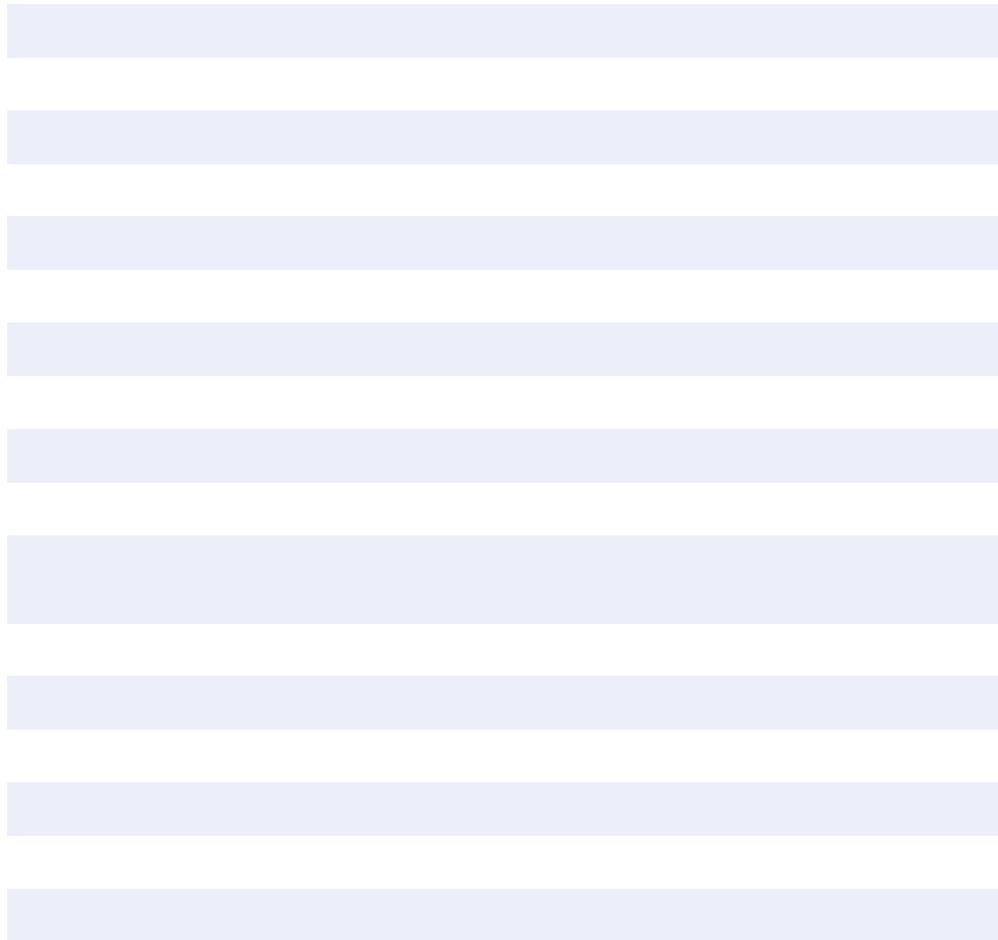
Account status

Loan servicing, payments, escrow account

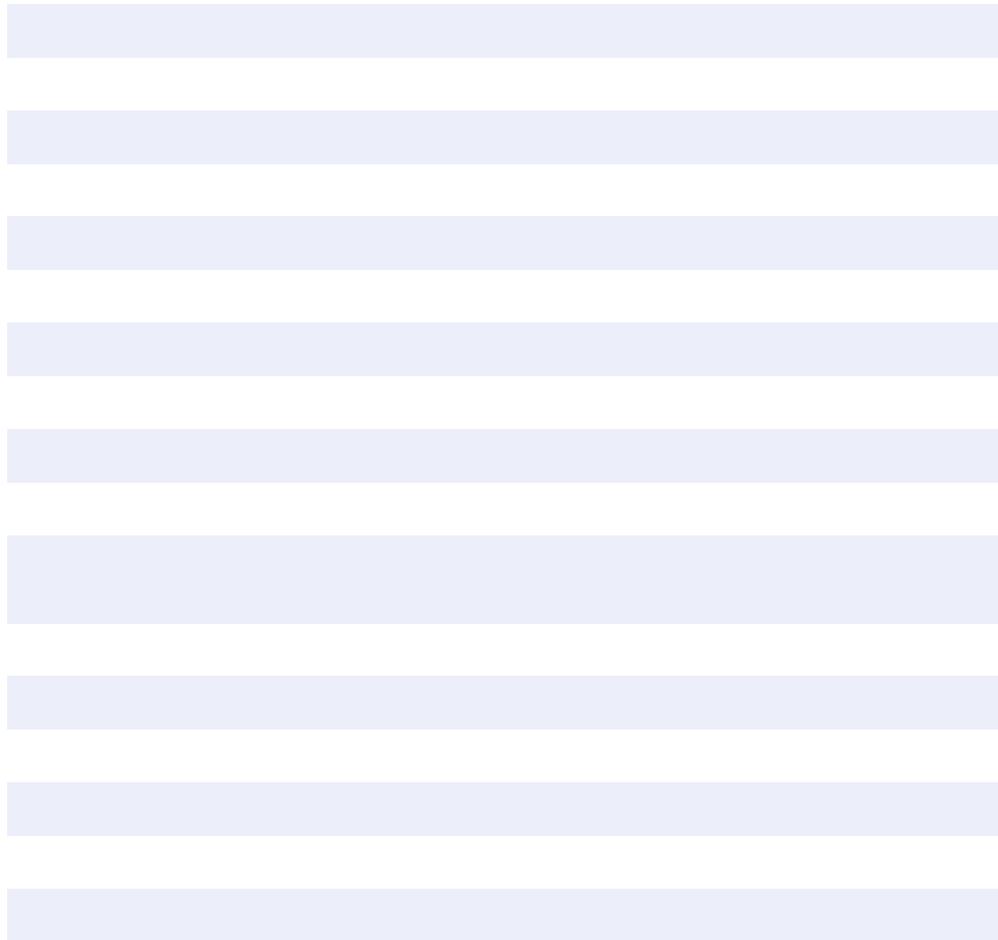
Incorrect information on credit report

Account status

Consumer Complaints



Consumer Complaints



Consumer Complaints

Bank of America	MA	02668	Older American, Servicemember	N/A
Citibank	GA	30127		N/A
TD Bank US Holding Company	VA	24588	Servicemember	N/A
Encore Capital Group	MA	01966		N/A
HSBC North America Holdings Inc.	VA	23434		N/A
Citibank	NY	14616	Older American	N/A
TransUnion Intermediate Holdings, Inc.	TX	75217		N/A
The Regional Adjustment Bureau, Incorporated	CO	80013		N/A
Allied Collection Services, Inc. (Nevada)	NC	28107		N/A
Bank of America	OH	43551		N/A
Citibank	IL	60177		N/A
Synchrony Financial	CT	06514	Older American, Servicemember	N/A
Wells Fargo & Company	IL	60439		N/A
Bank of America	WA	98661		N/A
Nationstar Mortgage	FL	32837		N/A
Ocwen	MD	12550	Older American	N/A
Equifax	CA	90036		N/A
JPMorgan Chase & Co.	LA	70068		N/A
Equifax	FL	33186	Servicemember	N/A

Consumer Complaints

Phone	09/17/2013	Closed with explanation	Yes
Web	10/02/2013	Closed with explanation	Yes
Web	10/03/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with explanation	Yes
Referral	09/26/2013	Closed with explanation	Yes
Referral	09/26/2013	Closed with explanation	Yes
Postal mail	10/25/2013	Closed with explanation	Yes
Fax	09/05/2013	Closed with explanation	Yes
Web	10/08/2013	Closed with explanation	Yes
Referral	09/27/2013	Closed with explanation	Yes
Web	10/01/2013	Closed with explanation	Yes
Web	10/01/2013	Closed with explanation	Yes
Referral	09/05/2013	Closed with explanation	Yes
Web	10/02/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with explanation	Yes
Phone	09/17/2013	Closed with explanation	Yes
Postal mail	10/01/2013	Closed with non-monetary relief	Yes
Phone	09/05/2013	Closed with explanation	Yes
Web	10/02/2013	Closed with explanation	Yes

Consumer Complaints

No	529656
Yes	549290
No	551257
Yes	528341
Yes	543189
No	543190
No	514053
No	512031
No	514075
Yes	541893
No	550399
Yes	550401
No	514418
Yes	550410
Yes	528366
No	528368
No	513834
Yes	512532
No	550426

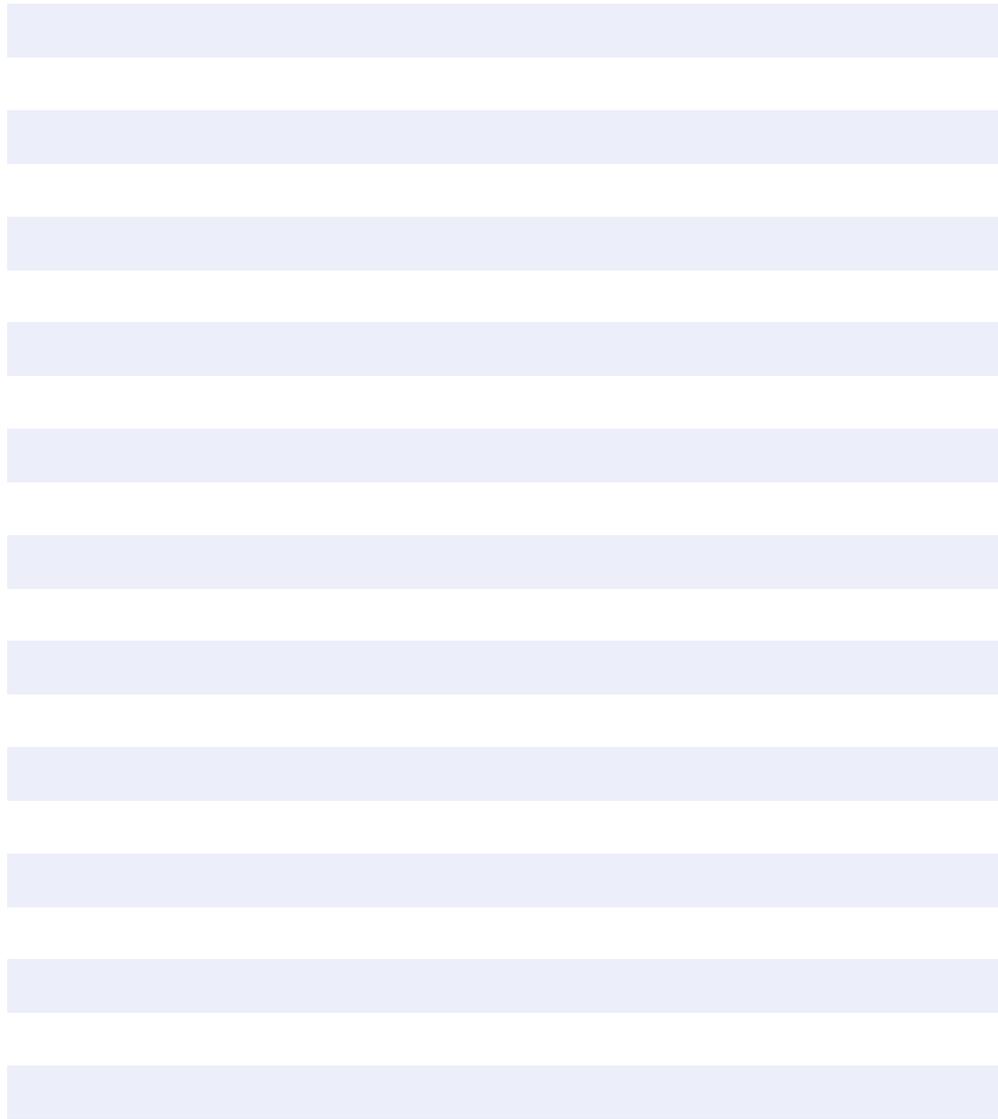
Consumer Complaints

09/16/2013	Credit reporting	
10/02/2013	Debt collection	Credit card
10/02/2013	Mortgage	Conventional fixed mortgage
10/02/2013	Mortgage	Conventional fixed mortgage
09/25/2013	Bank account or service	Checking account
09/04/2013	Bank account or service	(CD) Certificate of deposit
10/02/2013	Bank account or service	Checking account
09/16/2013	Mortgage	Other mortgage
09/16/2013	Mortgage	Other mortgage
09/16/2013	Student loan	Non-federal student loan
09/16/2013	Bank account or service	(CD) Certificate of deposit
10/02/2013	Mortgage	Other mortgage
09/16/2013	Credit card	
09/04/2013	Credit reporting	
09/04/2013	Credit reporting	
09/04/2013	Credit reporting	
10/02/2013	Mortgage	FHA mortgage
09/16/2013	Mortgage	Other mortgage
09/16/2013	Consumer Loan	Vehicle loan
10/02/2013	Bank account or service	Checking account
09/25/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/04/2013	Student loan	Non-federal student loan

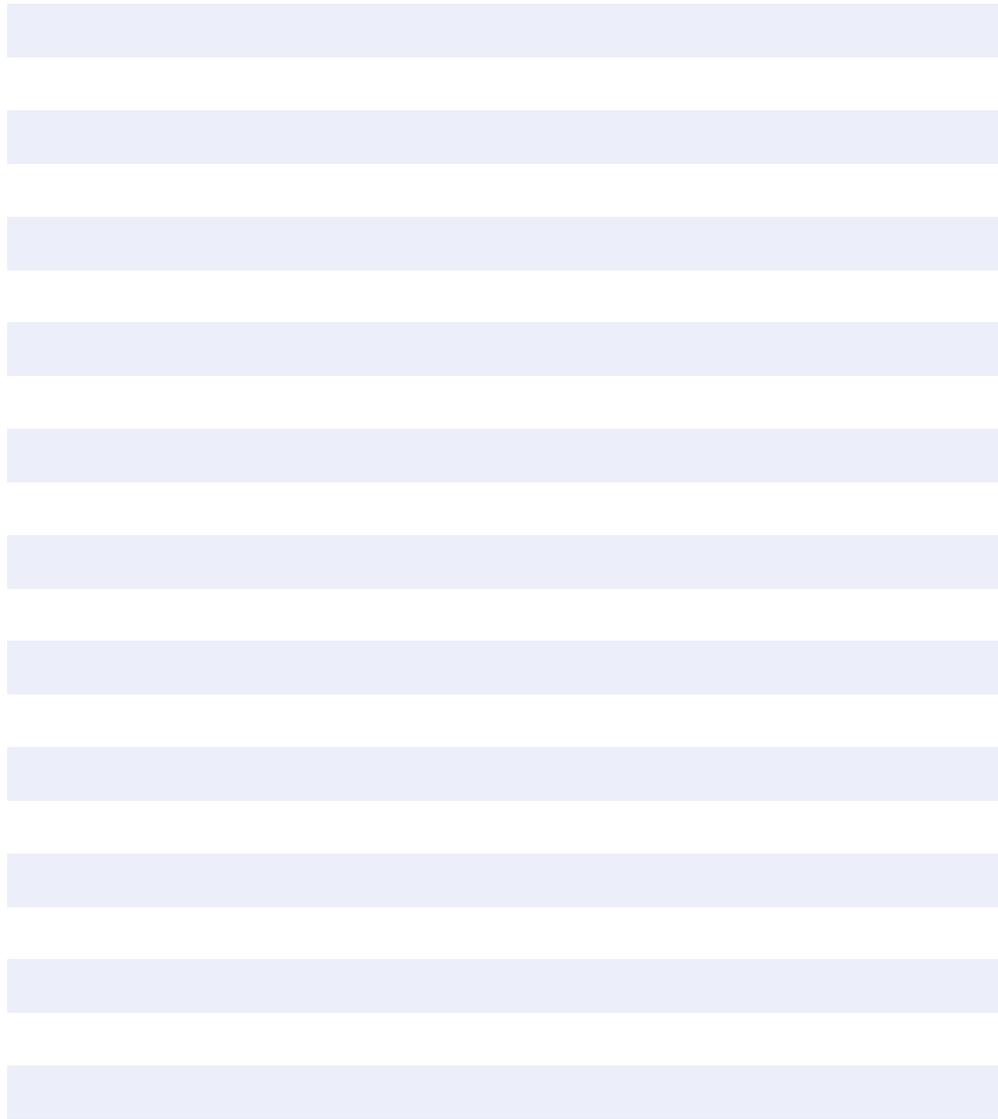
Consumer Complaints

Incorrect information on credit report	Account status
Disclosure verification of debt	Not given enough info to verify debt
Loan servicing, payments, escrow account	
Loan modification,collection,foreclosure	
Deposits and withdrawals	
Account opening, closing, or management	
Account opening, closing, or management	
Loan modification,collection,foreclosure	
Application, originator, mortgage broker	
Repaying your loan	Repaying your loan
Account opening, closing, or management	
Loan modification,collection,foreclosure	
Forbearance / Workout plans	
Incorrect information on credit report	Public record
Incorrect information on credit report	Public record
Incorrect information on credit report	Account status
Loan modification,collection,foreclosure	
Loan modification,collection,foreclosure	
Managing the loan or lease	
Account opening, closing, or management	
Loan modification,collection,foreclosure	
Repaying your loan	Repaying your loan

Consumer Complaints



Consumer Complaints



Consumer Complaints

Experian	TX	76059		N/A
Discover	NH	03043		N/A
Ocwen	IN	46123		N/A
Citizens Financial Group, Inc.	NC	28226		N/A
JPMorgan Chase & Co.	FL	33462		N/A
Valley National Bank	NJ	07885	Older American	N/A
The Huntington National Bank	OH	43338		N/A
Bank of America	IL	61008		N/A
Nationstar Mortgage	NY	11702		N/A
Discover	MA	02124		N/A
Synchrony Financial	NC	28753	Older American	N/A
Ocwen	PA	18020		N/A
JPMorgan Chase & Co.	MI	48076		N/A
TransUnion Intermediate Holdings, Inc.	WY	82009		N/A
Experian	WY	82009		N/A
Equifax	TX	75217		N/A
Bank of America	NJ	08312		N/A
Wells Fargo & Company	MI	48382		N/A
Citizens Financial Group, Inc.	OH	45013	Older American	N/A
Bank of America	VA	23875		N/A
Specialized Loan Servicing LLC	VA	20151	Older American	N/A
AES/PHEAA	IN	46033		N/A

Consumer Complaints

Postal mail	10/03/2013	Closed with explanation	Yes
Web	10/02/2013	Closed with explanation	Yes
Web	10/04/2013	Closed with explanation	Yes
Web	10/02/2013	Closed with explanation	Yes
Referral	09/26/2013	Closed with explanation	Yes
Web	09/05/2013	Closed with explanation	Yes
Referral	10/03/2013	Closed with explanation	Yes
Postal mail	09/17/2013	Closed with explanation	Yes
Fax	09/17/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with explanation	Yes
Phone	09/18/2013	Closed with explanation	Yes
Referral	10/02/2013	Closed with explanation	Yes
Phone	09/17/2013	Closed with explanation	Yes
Web	09/04/2013	Closed with non-monetary relief	Yes
Web	09/04/2013	Closed with non-monetary relief	Yes
Postal mail	10/25/2013	Closed with explanation	Yes
Web	10/02/2013	Closed with explanation	Yes
Fax	09/18/2013	Closed with explanation	Yes
Phone	09/17/2013	Closed with explanation	Yes
Referral	10/03/2013	Closed with explanation	Yes
Web	09/25/2013	Closed	Yes
Phone	09/05/2013	Closed with explanation	Yes

Consumer Complaints

No	528345
Yes	550432
No	550433
No	551233
Yes	543037
No	514050
No	550610
Yes	529602
No	528421
No	528423
No	528440
No	550448
No	528442
No	513653
No	513654
No	514103
No	551048
No	528817
No	528465
No	551042
No	543026
No	514111

Consumer Complaints

10/02/2013	Mortgage	Other mortgage
09/16/2013	Mortgage	Conventional fixed mortgage
09/16/2013	Debt collection	I do not know
09/25/2013	Credit reporting	
10/02/2013	Mortgage	Other mortgage
09/16/2013	Credit card	
09/16/2013	Bank account or service	Other bank product/service
09/16/2013	Credit card	
10/02/2013	Debt collection	Credit card
09/25/2013	Mortgage	Other mortgage
10/02/2013	Bank account or service	Checking account
10/02/2013	Credit card	
10/02/2013	Consumer Loan	Vehicle loan
10/02/2013	Credit card	
09/16/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/04/2013	Mortgage	FHA mortgage
09/04/2013	Consumer Loan	Vehicle loan
09/04/2013	Mortgage	Other mortgage
10/02/2013	Mortgage	FHA mortgage
10/02/2013	Credit reporting	
10/02/2013	Credit reporting	

Consumer Complaints

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Cont'd attempts collect debt not owed

Debt is not mine

Incorrect information on credit report

Account status

Loan servicing, payments, escrow account

APR or interest rate

Deposits and withdrawals

Customer service / Customer relations

Cont'd attempts collect debt not owed

Debt resulted from identity theft

Loan servicing, payments, escrow account

Account opening, closing, or management

Other

Managing the loan or lease

Credit card protection / Debt protection

Loan servicing, payments, escrow account

Loan modification, collection, foreclosure

Managing the loan or lease

Loan modification, collection, foreclosure

Application, originator, mortgage broker

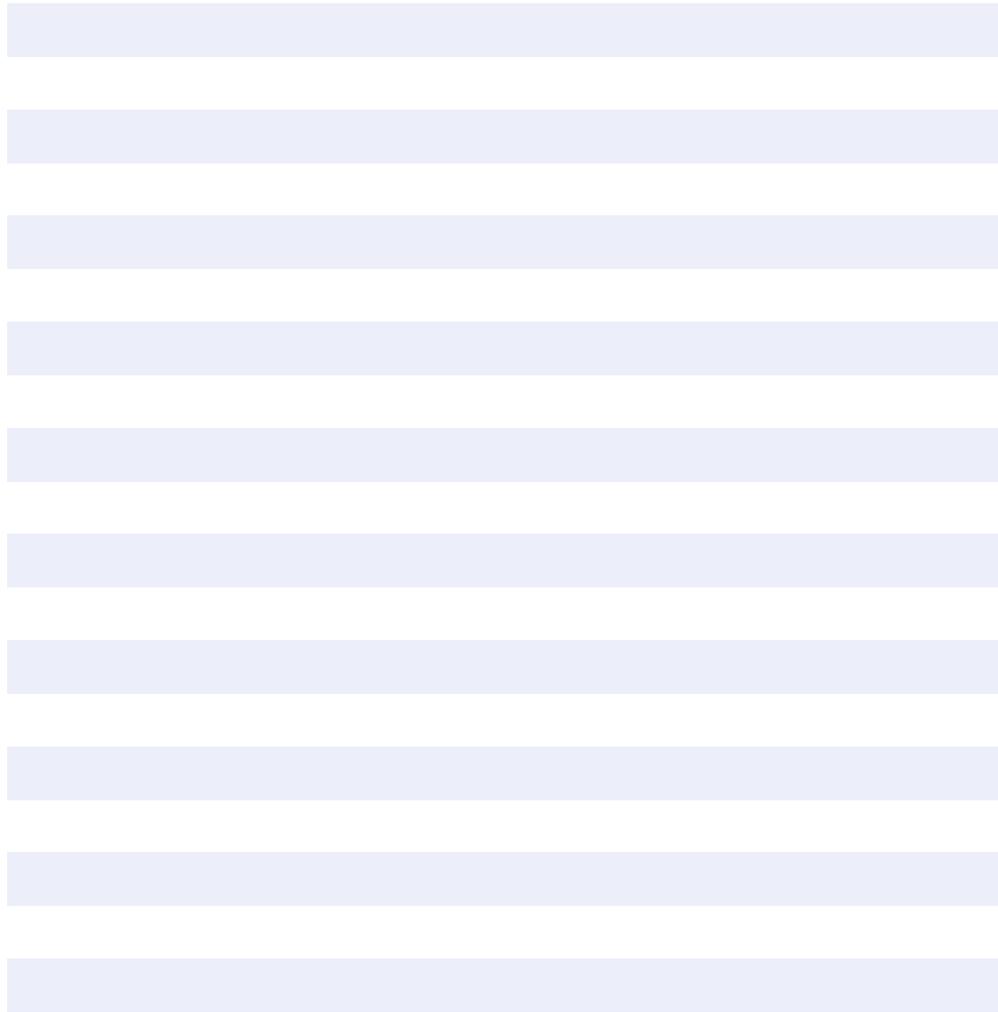
Incorrect information on credit report

Information is not mine

Incorrect information on credit report

Public record

Consumer Complaints



Consumer Complaints



Consumer Complaints

Citibank	IL	60623	Older American	N/A
Nationstar Mortgage	PA	15219		N/A
Encore Capital Group	FL	32578	Servicemember	N/A
Experian	MD	21702	Older American	N/A
Bank of America	OK	73170		N/A
JPMorgan Chase & Co.	NY	10901		N/A
TD Bank US Holding Company	ME	04937		N/A
Amex	OK	74868	Servicemember	N/A
Bank of America	NY	11412		N/A
Ocwen	FL	34239		N/A
Bank of America	MA	02148	Older American	N/A
Capital One	CA	92154		N/A
Santander Consumer USA Holdings Inc	PA	17603		N/A
HSBC North America Holdings Inc.				N/A
Union Bank	CA	92660		N/A
Citibank	IL	60430		N/A
Bank of America	KY	42401		N/A
Citibank	CA	92508	Older American	N/A
Nationstar Mortgage	NY	11103		N/A
Equifax	IL	60134		N/A
Experian	MA	02180		N/A

Consumer Complaints

Postal mail	10/02/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with explanation	Yes
Postal mail	10/16/2013	Closed with non-monetary relief	Yes
Postal mail	10/02/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with monetary relief	Yes
Phone	09/18/2013	Closed with monetary relief	Yes
Web	10/02/2013	Closed with explanation	Yes
Referral	09/26/2013	Closed	Yes
Web	10/03/2013	Closed with non-monetary relief	Yes
Web	10/02/2013	Closed with explanation	Yes
Postal mail	10/02/2013	Closed with explanation	Yes
Web	10/02/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with monetary relief	Yes
Web	09/05/2013	Closed with non-monetary relief	Yes
Web	09/05/2013	Closed with explanation	Yes
Web	09/05/2013	Closed with explanation	Yes
Web	10/03/2013	Closed with explanation	Yes
Postal mail	10/02/2013	Closed with explanation	Yes
Web	10/02/2013	Closed with non-monetary relief	Yes

Consumer Complaints

Yes	550466
No	529524
No	528482
No	541987
No	550469
Yes	530032
No	528503
No	528509
No	551258
No	542687
No	550366
No	550498
No	550510
Yes	550273
No	528538
No	514154
No	514156
No	514159
Yes	550511
No	551243
No	550514

Consumer Complaints

10/02/2013	Mortgage	Other mortgage
09/16/2013	Credit reporting	
09/16/2013	Credit reporting	
10/02/2013	Credit reporting	
10/02/2013	Credit reporting	
09/16/2013	Mortgage	Conventional fixed mortgage
09/25/2013	Mortgage	Other mortgage
09/04/2013	Credit reporting	
10/02/2013	Credit reporting	
09/16/2013	Debt collection	Mortgage
09/16/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/04/2013	Mortgage	Other mortgage
09/04/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/02/2013	Mortgage	Conventional fixed mortgage
09/16/2013	Credit reporting	
09/25/2013	Mortgage	Other mortgage
09/16/2013	Mortgage	Other mortgage
09/16/2013	Credit reporting	
09/04/2013	Credit card	
10/02/2013	Mortgage	Other mortgage
10/02/2013	Bank account or service	Checking account

Consumer Complaints

Loan servicing, payments, escrow account

Credit reporting company's investigation	No notice of investigation status/result
--	--

Incorrect information on credit report	Personal information
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Incorrect information on credit report	Account status
--	----------------

Incorrect information on credit report	Reinserted previously deleted info
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Application, originator, mortgage broker

Loan servicing, payments, escrow account

Incorrect information on credit report	Account status
--	----------------

Incorrect information on credit report	Account status
--	----------------

Cont'd attempts collect debt not owed	Debt is not mine
---------------------------------------	------------------

Cont'd attempts collect debt not owed	Debt is not mine
---------------------------------------	------------------

Loan servicing, payments, escrow account

Disclosure verification of debt	Not given enough info to verify debt
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Loan modification, collection, foreclosure

Incorrect information on credit report	Account status
--	----------------

Application, originator, mortgage broker

Loan modification, collection, foreclosure

Incorrect information on credit report	Information is not mine
--	-------------------------

Credit card protection / Debt protection

Loan modification, collection, foreclosure

Using a debit or ATM card

Consumer Complaints



Consumer Complaints



Consumer Complaints

Fifth Third Financial Corporation	MI	48144		N/A
Experian	CA	92603		N/A
Equifax	VA	22043		N/A
Experian	TX	76106		N/A
Equifax	CA	92618		N/A
Santander Bank US	MA	02151		N/A
PennyMac Loan Services, LLC	NC	28515		N/A
Experian	TX	76036		N/A
Experian	TX	76031		N/A
Dynamic Recovery Solutions, LLC	PA	19111		N/A
Franklin Collection Service, Inc.	GA	30002		N/A
Astoria Bank	NY	11757	Older American	N/A
I.Q. Data International, Inc.	TX	76036		N/A
Bank of America	UT	84117		N/A
Equifax	FL	32127		N/A
American Internet Mortgage, Inc	CA	95678		N/A
JPMorgan Chase & Co.	FL	32127		N/A
Equifax	VA	22043		N/A
Citibank	IA	52172		N/A
PNC Bank N.A.	OH	44128		N/A
TD Bank US Holding Company	MA	01970		N/A

Consumer Complaints

Postal mail	10/02/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with explanation	Yes
Postal mail	11/21/2013	Closed with explanation	Yes
Web	10/02/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with explanation	Yes
Fax	09/26/2013	Closed with explanation	Yes
Postal mail	09/18/2013	Closed with non-monetary relief	Yes
Postal mail	11/04/2013	Closed with non-monetary relief	Yes
Phone	09/17/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with explanation	Yes
Referral	09/05/2013	Closed with monetary relief	Yes
Postal mail	09/11/2013	Closed with explanation	Yes
Web	10/03/2013	Closed with explanation	Yes
Postal mail	10/03/2013	Closed with explanation	Yes
Fax	11/06/2013	Closed	Yes
Postal mail	09/17/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with non-monetary relief	Yes
Web	09/04/2013	Closed with explanation	Yes
Postal mail	10/03/2013	Closed with non-monetary relief	Yes
Referral	10/02/2013	Closed with explanation	Yes

Consumer Complaints

No	550506
No	528546
No	528534
No	550517
Yes	551044
Yes	530016
Yes	541338
No	514175
No	550296
No	528582
Yes	528579
No	514666
No	514177
No	551053
Yes	530050
No	542083
Yes	530051
No	528535
No	514228
No	550337
No	550561

Consumer Complaints

09/04/2013	Bank account or service	(CD) Certificate of deposit
09/25/2013	Mortgage	Conventional adjustable mortgage (ARM)
10/02/2013	Mortgage	Conventional fixed mortgage
09/25/2013	Debt collection	Auto
09/04/2013	Bank account or service	Checking account
09/25/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/25/2013	Debt collection	Medical
09/04/2013	Credit reporting	
09/16/2013	Credit reporting	
09/04/2013	Bank account or service	Checking account
09/25/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/16/2013	Credit card	
09/25/2013	Mortgage	Conventional fixed mortgage
09/04/2013	Mortgage	Conventional fixed mortgage
09/25/2013	Mortgage	Conventional fixed mortgage
09/16/2013	Mortgage	Conventional fixed mortgage
09/04/2013	Credit reporting	
09/04/2013	Bank account or service	Checking account
09/16/2013	Mortgage	Conventional fixed mortgage
09/25/2013	Debt collection	Medical
09/04/2013	Mortgage	Other mortgage

Consumer Complaints

Account opening, closing, or management

Loan servicing, payments, escrow account

Application, originator, mortgage broker

Cont'd attempts collect debt not owed Debt was paid

Making/receiving payments, sending money

Loan servicing, payments, escrow account

Cont'd attempts collect debt not owed Debt was paid

Credit reporting company's investigation Investigation took too long

Incorrect information on credit report Account status

Account opening, closing, or management

Loan modification, collection, foreclosure

Billing disputes

Loan servicing, payments, escrow account

Loan servicing, payments, escrow account

Loan modification, collection, foreclosure

Loan servicing, payments, escrow account

Incorrect information on credit report Account status

Account opening, closing, or management

Loan modification, collection, foreclosure

Cont'd attempts collect debt not owed Debt was paid

Loan modification, collection, foreclosure

Consumer Complaints



Consumer Complaints



Consumer Complaints

Ally Financial Inc.	AZ	85719		N/A
Nationstar Mortgage	IL	60047		N/A
InterFirst Mortgage Company	IN	46617		N/A
BB&T Financial	PA	19050		N/A
Fifth Third Financial Corporation	CA	90047		N/A
Citibank	MI	48428		N/A
BYL Collection Services	DE	19977		N/A
Experian	IN	46307		N/A
Equifax	PA	17268		N/A
Bank of America	NJ	07083		N/A
JPMorgan Chase & Co.	NC	28412		N/A
JPMorgan Chase & Co.	MN	56258		N/A
Wells Fargo & Company	MD	21221		N/A
Wells Fargo & Company	CA	90301		N/A
Bank of America	DE	19966		N/A
Bank of America	OK	74133		N/A
Experian	CA	91318		N/A
HSBC North America Holdings Inc.	NY	10025		N/A
Ocwen	FL	32256	Servicemember	N/A
Mountain Land Collections, Inc.	KS	66221		N/A
Nationstar Mortgage	AZ	85260	Older American	N/A

Consumer Complaints

Web	09/05/2013	Closed with explanation	Yes
Web	09/26/2013	Closed with explanation	Yes
Web	10/03/2013	Closed with explanation	Yes
Postal mail	09/26/2013	Closed with explanation	Yes
Phone	09/05/2013	Closed with explanation	Yes
Web	09/26/2013	Closed with explanation	Yes
Phone	09/26/2013	Closed with explanation	Yes
Postal mail	09/23/2013	Closed with non-monetary relief	Yes
Web	09/17/2013	Closed with explanation	Yes
Referral	09/05/2013	Closed with explanation	Yes
Web	09/26/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with explanation	Yes
Phone	09/26/2013	Closed with explanation	Yes
Phone	09/05/2013	Closed with explanation	Yes
Web	09/26/2013	Closed with explanation	Yes
Postal mail	09/18/2013	Closed with explanation	Yes
Postal mail	09/18/2013	Closed with non-monetary relief	Yes
Web	09/05/2013	Closed with explanation	Yes
Phone	09/17/2013	Closed with explanation	Yes
Web	09/25/2013	Closed with explanation	Yes
Phone	09/05/2013	Closed with explanation	Yes

Consumer Complaints

No	514858
No	541304
Yes	550288
No	542105
No	514894
Yes	542115
No	542116
No	514253
Yes	528641
No	511688
No	542133
No	528662
No	542146
No	514299
No	542151
No	528673
No	514271
No	514333
No	528685
No	542174
No	514314

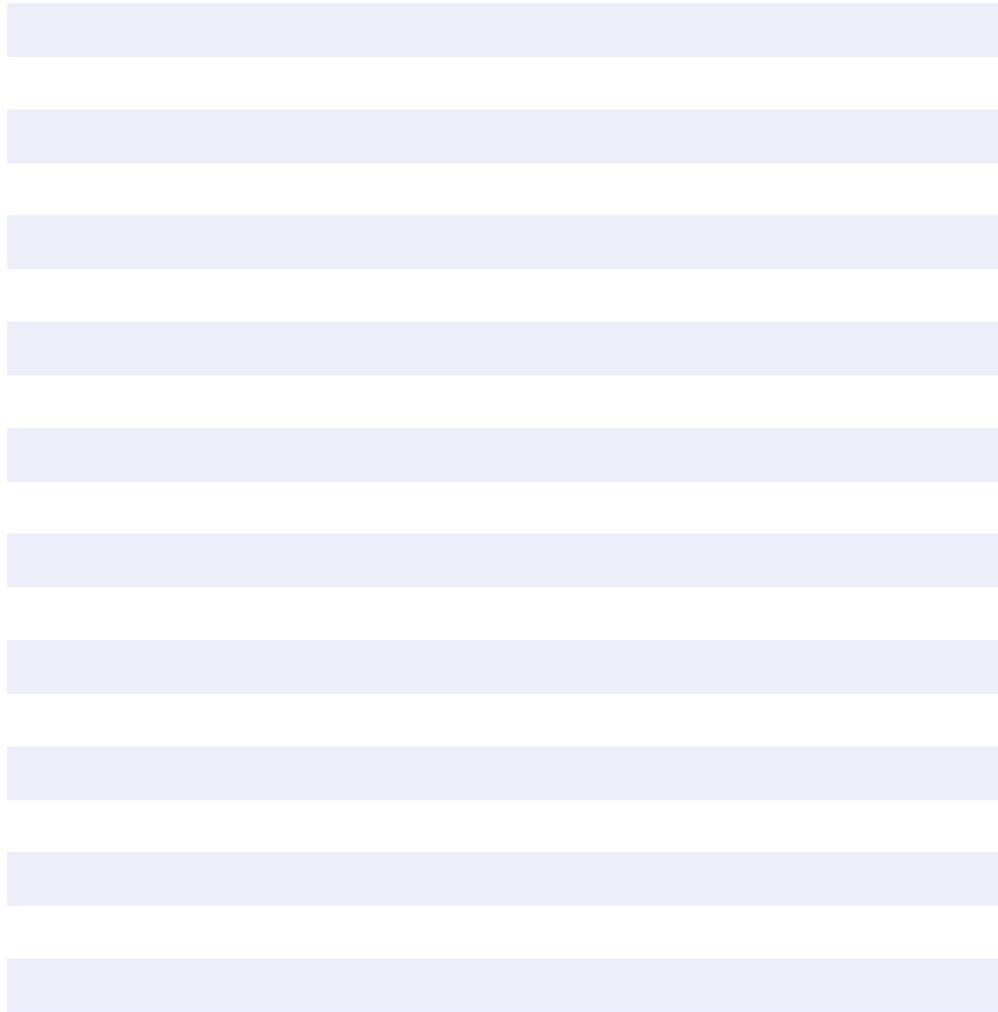
Consumer Complaints

09/25/2013	Debt collection	I do not know
09/04/2013	Mortgage	Other mortgage
09/16/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/16/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/04/2013	Mortgage	Conventional fixed mortgage
09/16/2013	Mortgage	Other mortgage
09/16/2013	Bank account or service	Other bank product/service
09/25/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/16/2013	Mortgage	Other mortgage
09/16/2013	Mortgage	Other mortgage
09/04/2013	Mortgage	Other mortgage
09/04/2013	Mortgage	FHA mortgage
09/16/2013	Credit card	
09/16/2013	Debt collection	Medical
09/16/2013	Mortgage	Other mortgage
09/04/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/16/2013	Credit reporting	
09/16/2013	Credit card	
09/16/2013	Debt collection	I do not know
10/11/2013	Mortgage	Other mortgage
10/11/2013	Student loan	Non-federal student loan

Consumer Complaints

Disclosure verification of debt	Not given enough info to verify debt
Loan modification, collection, foreclosure	
Disclosure verification of debt	Right to dispute notice not received
Improper contact or sharing of info	Contacted employer after asked not to
Loan servicing, payments, escrow account	
Loan modification, collection, foreclosure	
Account opening, closing, or management	
Cont'd attempts collect debt not owed	Debt was paid
Loan modification, collection, foreclosure	
Application, originator, mortgage broker	
Loan servicing, payments, escrow account	
Loan servicing, payments, escrow account	
Payoff process	
Communication tactics	Frequent or repeated calls
Loan modification, collection, foreclosure	
Disclosure verification of debt	Not given enough info to verify debt
Incorrect information on credit report	Information is not mine
Credit line increase/decrease	
Communication tactics	Frequent or repeated calls
Credit decision / Underwriting	
Problems when you are unable to pay	Problems when you are unable to pay

Consumer Complaints



Consumer Complaints



Consumer Complaints

A.R.M. Solutions, Inc.	VA	22032		N/A
JPMorgan Chase & Co.	WI	54971		N/A
ATG Credit, LLC	LA	70512		N/A
Navient Solutions, Inc.	NJ	07920		N/A
Fifth Third Financial Corporation	VA	23059		N/A
Ocwen	NJ	07603		N/A
Fifth Third Financial Corporation	PA	15221		N/A
Credit Bureau Collection Services, Inc.	VT	05445		N/A
Nationstar Mortgage	CA	92802		N/A
Bank of the West	NE	68847		N/A
Nationstar Mortgage	IL	60478		N/A
Nationstar Mortgage	GA	30044		N/A
Bank of America	CA	92240		N/A
Medical Data Systems, Inc.	VA	24482		N/A
U.S. Bancorp	MI	49461		N/A
I.C. System, Inc.	TX	76036		N/A
Equifax	FL	33433	Older American	N/A
Amex	MD	20721		N/A
Encore Capital Group			Older American	N/A
Quicken Loans	OH	45148		N/A
Expert Global Solutions, Inc.	PA	19510		N/A

Consumer Complaints

Web	10/16/2013	Closed with explanation	Yes
Web	09/05/2013	Closed with explanation	Yes
Web	09/25/2013	Closed with explanation	No
Phone	09/17/2013	Closed with explanation	Yes
Web	09/05/2013	Closed with explanation	Yes
Referral	09/18/2013	Closed with explanation	Yes
Referral	09/18/2013	Closed with monetary relief	Yes
Web	09/25/2013	Closed with explanation	Yes
Referral	09/18/2013	Closed with explanation	Yes
Referral	09/18/2013	Closed with explanation	Yes
Postal mail	09/05/2013	Closed with explanation	Yes
Web	09/05/2013	Closed with explanation	Yes
Referral	09/18/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with explanation	Yes
Fax	09/17/2013	Closed with explanation	Yes
Postal mail	09/05/2013	Closed with explanation	Yes
Web	09/26/2013	Closed with non-monetary relief	Yes
Postal mail	09/17/2013	Closed with explanation	Yes
Phone	09/17/2013	Closed with explanation	Yes
Web	10/15/2013	Closed with explanation	Yes
Web	10/21/2013	Closed with explanation	Yes

Consumer Complaints

Yes	542181
No	514319
	528699
No	528702
No	514328
No	530062
No	529586
No	542208
No	529498
No	528716
Yes	514344
No	514345
No	528722
No	528736
No	528737
Yes	514185
Yes	528766
No	529493
No	528768
No	558060
No	558061

Consumer Complaints

09/16/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/04/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/04/2013	Mortgage	Conventional adjustable mortgage (ARM)
10/11/2013	Mortgage	FHA mortgage
10/11/2013	Mortgage	Home equity loan or line of credit
10/11/2013	Mortgage	Conventional fixed mortgage
10/11/2013	Bank account or service	Checking account
10/11/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/16/2013	Credit reporting	
10/11/2013	Credit reporting	
09/26/2013	Credit card	
09/16/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/11/2013	Mortgage	Conventional fixed mortgage
10/11/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/16/2013	Mortgage	Other mortgage
10/11/2013	Mortgage	Other mortgage
09/04/2013	Consumer Loan	Vehicle loan
09/04/2013	Mortgage	Other mortgage
09/16/2013	Credit reporting	
09/16/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/11/2013	Credit reporting	

Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Loan modification,collection,foreclosure	
Loan modification,collection,foreclosure	
Loan servicing, payments, escrow account	
Loan modification,collection,foreclosure	
Deposits and withdrawals	
Loan servicing, payments, escrow account	
Incorrect information on credit report	Account status
Incorrect information on credit report	Account status
Other	
Cont'd attempts collect debt not owed	Debt is not mine
Loan modification,collection,foreclosure	
False statements or representation	Impersonated an attorney or official
Loan modification,collection,foreclosure	
Loan servicing, payments, escrow account	
Problems when you are unable to pay	
Loan servicing, payments, escrow account	
Unable to get credit report/credit score	Problem getting my free annual report
Cont'd attempts collect debt not owed	Debt was paid
Credit reporting company's investigation	Problem with statement of dispute

Consumer Complaints



Consumer Complaints



Consumer Complaints

Expert Global Solutions, Inc.			Older American	N/A
Encore Capital Group	TX	76036		N/A
Select Portfolio Servicing, Inc	NY	12122		N/A
U.S. Bancorp	NC	28624		N/A
Franklin Credit Management	CA	94608		N/A
Bank of America	CA	95112		N/A
Santander Bank US	MA	02215		N/A
BB&T Financial	FL	33134		N/A
Experian	MI	48123		N/A
Experian	TX	76010		N/A
Citibank	NJ	08081		N/A
Encore Capital Group	NJ	08302		N/A
Wells Fargo & Company	FL	33169	Older American	N/A
ACE Cash Express Inc.	CA	91601	Servicemember	N/A
Ditech Financial LLC	NJ	08055		N/A
Wells Fargo & Company	AL	99652		N/A
Ford Motor Credit Company	TX	75217		N/A
HSBC North America Holdings Inc.	DC	20019		N/A
TransUnion Intermediate Holdings, Inc.	CA	94609		N/A
Turning Point Solutions LLC	AZ	85286		N/A
Experian	NC	27834		N/A

Consumer Complaints

Phone	09/17/2013	Closed with explanation	Yes
Postal mail	09/04/2013	Closed with explanation	Yes
Web	09/04/2013	Closed with explanation	Yes
Web	10/17/2013	Closed with explanation	Yes
Referral	10/15/2013	Closed with explanation	Yes
Web	10/15/2013	Closed with explanation	Yes
Postal mail	10/15/2013	Closed	Yes
Referral	10/15/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with explanation	Yes
Web	10/21/2013	Closed with non-monetary relief	Yes
Web	09/26/2013	Closed with explanation	Yes
Postal mail	09/17/2013	Closed with explanation	Yes
Phone	10/15/2013	Closed with non-monetary relief	Yes
Web	10/22/2013	Closed with explanation	Yes
Referral	09/17/2013	Closed with explanation	Yes
Referral	10/15/2013	Closed with explanation	Yes
Postal mail	09/05/2013	Closed with explanation	Yes
Web	09/05/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with explanation	Yes
Web	09/16/2013	Closed with non-monetary relief	Yes
Web	10/23/2013	Closed with explanation	Yes

Consumer Complaints

No	528791
No	514189
Yes	511799
No	558077
No	558103
No	558085
No	558091
No	558102
No	529650
No	558096
Yes	543809
No	528848
No	558122
No	558128
Yes	529519
Yes	558180
No	514443
Yes	514448
No	528869
No	528871
Yes	558160

Consumer Complaints

09/16/2013	Credit card	
10/11/2013	Mortgage	FHA mortgage
10/11/2013	Student loan	Non-federal student loan
08/27/2013	Credit reporting	
09/25/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/04/2013	Credit reporting	
09/04/2013	Credit card	
10/11/2013	Money transfers	International money transfer
09/04/2013	Bank account or service	Checking account
09/16/2013	Mortgage	Other mortgage
09/20/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/16/2013	Mortgage	Other mortgage
10/11/2013	Mortgage	Other mortgage
09/20/2013	Credit reporting	
09/20/2013	Credit reporting	
09/16/2013	Bank account or service	Savings account
09/16/2013	Mortgage	Other mortgage
08/27/2013	Credit card	
09/04/2013	Credit reporting	
09/20/2013	Mortgage	Conventional fixed mortgage
09/16/2013	Credit reporting	

Consumer Complaints

Cash advance

Loan modification, collection, foreclosure

Can't repay my loan

Can't get flexible payment options

Incorrect information on credit report

Account status

False statements or representation

Attempted to collect wrong amount

Incorrect information on credit report

Account status

Transaction issue

Fraud or scam

Account opening, closing, or management

Loan modification, collection, foreclosure

Improper contact or sharing of info

Contacted employer after asked not to

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Incorrect information on credit report

Account status

Incorrect information on credit report

Account status

Account opening, closing, or management

Loan modification, collection, foreclosure

Billing statement

Incorrect information on credit report

Account status

Loan servicing, payments, escrow account

Unable to get credit report/credit score

Problem getting my free annual report

Consumer Complaints



Consumer Complaints



Consumer Complaints

Citibank	CA	91730		N/A
Freedom Mortgage	NJ	08054		N/A
Brazos Higher Education Servicing	PA	17111		N/A
Equifax	TX	76106		N/A
Encore Capital Group	MS	39208		N/A
Equifax	TX	75217		N/A
Capital One	GA	30117	Older American	N/A
The Western Union Company	FL	33182		N/A
FirstMerit Bank	OH	44094		N/A
Ocwen	GA	30223		N/A
Expert Global Solutions, Inc.	PA	17543		N/A
Bank of America	CT	06492		N/A
Wells Fargo & Company	CA	92821		N/A
TransUnion Intermediate Holdings, Inc.	TX	76049		N/A
Experian	VA	22116		N/A
JPMorgan Chase & Co.	GA	30097		N/A
Bank of America	TX	77406	Older American	N/A
Citibank	OR	97123		N/A
Experian	AZ	85225		N/A
Nationstar Mortgage	MA	02035	Servicemember	N/A
Equifax	WI	54751		N/A

Consumer Complaints

Web	09/17/2013	Closed with monetary relief	Yes
Web	11/08/2013	Closed with explanation	Yes
Web	11/04/2013	Closed with explanation	Yes
Postal mail	09/16/2013	Closed with non-monetary relief	Yes
Fax	09/26/2013	Closed with explanation	Yes
Postal mail	10/25/2013	Closed with explanation	Yes
Web	09/04/2013	Closed with explanation	Yes
Web	10/15/2013	Closed with explanation	Yes
Referral	09/05/2013	Closed with explanation	Yes
Referral	09/17/2013	Closed with explanation	Yes
Web	09/20/2013	Closed with explanation	Yes
Referral	09/18/2013	Closed with explanation	Yes
Web	10/15/2013	Closed with explanation	Yes
Postal mail	10/21/2013	Closed with explanation	Yes
Referral	10/07/2013	Closed with non-monetary relief	Yes
Email	09/18/2013	Closed with explanation	Yes
Referral	09/18/2013	Closed with explanation	Yes
Web	08/28/2013	Closed with explanation	Yes
Web	09/04/2013	Closed with explanation	Yes
Web	09/20/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with non-monetary relief	Yes

Consumer Complaints

No	528877
Yes	558161
No	557721
No	505551
No	542659
No	514107
No	514411
No	558189
No	514615
No	529384
Yes	535839
No	529527
No	558637
No	535666
No	535832
Yes	529530
No	529533
No	505546
No	514491
No	535853
No	528913

Consumer Complaints

08/27/2013	Credit reporting	
08/27/2013	Mortgage	Other mortgage
08/27/2013	Credit reporting	
09/04/2013	Student loan	Non-federal student loan
09/16/2013	Credit card	
09/04/2013	Debt collection	Credit card
09/20/2013	Mortgage	Other mortgage
09/20/2013	Mortgage	Other mortgage
08/27/2013	Mortgage	FHA mortgage
08/27/2013	Debt collection	I do not know
09/16/2013	Credit card	
09/20/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/27/2013	Bank account or service	Checking account
08/27/2013	Credit reporting	
10/11/2013	Debt collection	Medical
09/20/2013	Mortgage	Conventional fixed mortgage
10/11/2013	Debt collection	Non-federal student loan
09/20/2013	Mortgage	Conventional fixed mortgage
09/23/2013	Credit card	
10/11/2013	Debt collection	Credit card
10/11/2013	Mortgage	Home equity loan or line of credit

Consumer Complaints

Incorrect information on credit report	Information is not mine
Loan servicing, payments, escrow account	
Incorrect information on credit report	Account status
Problems when you are unable to pay	Problems when you are unable to pay
Closing/Cancelling account	
Communication tactics	Called after sent written cease of comm
Loan modification, collection, foreclosure	
Loan servicing, payments, escrow account	
Loan modification, collection, foreclosure	
Communication tactics	Frequent or repeated calls
Privacy	
Disclosure verification of debt	Not given enough info to verify debt
Account opening, closing, or management	
Incorrect information on credit report	Account terms
Taking/threatening an illegal action	Attempted to/Collected exempt funds
Loan modification, collection, foreclosure	
Cont'd attempts collect debt not owed	Debt was paid
Credit decision / Underwriting	
Credit line increase/decrease	
Improper contact or sharing of info	Talked to a third party about my debt
Loan modification, collection, foreclosure	

Consumer Complaints



Consumer Complaints



Consumer Complaints

Citibank	PA	18031		N/A
Citizens Financial Group, Inc.	NY	12853		N/A
Experian	TX	76106		N/A
JPMorgan Chase & Co.	CA	92377		N/A
Wells Fargo & Company	CA	91007		N/A
The Moore Law Group	CA	94061	Servicemember	N/A
Wells Fargo & Company	LA	70053		N/A
Bank of America	GA	30345		N/A
Nationstar Mortgage	TX	78224		N/A
Credit Bureau Data, Inc.	TN	37203		N/A
Capital One	MA	01036		N/A
Hunter Warfield, Inc.	VA	22116		N/A
PNC Bank N.A.	MD	21087	Older American	N/A
Wells Fargo & Company	MO	63042		N/A
Credit Bureau of San Luis Obispo & Santa Barbara Counties	CA	93436		N/A
Nationstar Mortgage	NY	14519	Older American	N/A
MNE Services, Inc	FL	33334		N/A
Ditech Financial LLC	TX	77095	Older American	N/A
Citibank	TX	75204		N/A
P&B Capital Group, LLC	AZ	85012		N/A
Real Time Resolutions	CA	92555		N/A

Consumer Complaints

Web	08/28/2013	Closed with non-monetary relief	Yes
Postal mail	08/29/2013	Closed with explanation	Yes
Postal mail	10/11/2013	Closed with non-monetary relief	Yes
Web	09/05/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with explanation	Yes
Web	09/04/2013	Closed with explanation	Yes
Referral	09/23/2013	Closed with explanation	Yes
Referral	09/23/2013	Closed with explanation	Yes
Web	08/28/2013	Closed with explanation	Yes
Web	08/27/2013	Closed with non-monetary relief	Yes
Web	09/17/2013	Closed with explanation	Yes
Referral	09/20/2013	Closed with explanation	Yes
Phone	08/28/2013	Closed with explanation	Yes
Web	08/28/2013	Closed with explanation	Yes
Postal mail	10/18/2013	Closed with explanation	Yes
Referral	09/20/2013	Closed with explanation	Yes
Postal mail	11/14/2013	Closed with explanation	Yes
Web	09/20/2013	Closed with explanation	Yes
Web	09/23/2013	Closed with non-monetary relief	Yes
Web	10/15/2013	Closed with explanation	Yes
Web	10/15/2013	Closed with explanation	Yes

Consumer Complaints

No	505554
No	505555
No	505552
No	514495
Yes	528925
Yes	514496
No	536390
Yes	535675
No	505556
No	508333
No	528921
No	535869
Yes	505429
No	505563
No	558232
No	535870
No	557574
Yes	535882
No	539353
Yes	558241
No	558244

Consumer Complaints

09/25/2013	Mortgage	Conventional fixed mortgage
10/11/2013	Mortgage	FHA mortgage
09/04/2013	Mortgage	Other mortgage
09/16/2013	Bank account or service	Checking account
10/11/2013	Mortgage	FHA mortgage
09/04/2013	Mortgage	Conventional fixed mortgage
10/11/2013	Credit reporting	
09/20/2013	Debt collection	I do not know
09/04/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/10/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/04/2013	Bank account or service	Checking account
09/10/2013	Debt collection	Non-federal student loan
09/10/2013	Mortgage	Conventional fixed mortgage
08/27/2013	Bank account or service	Checking account
09/04/2013	Credit reporting	
09/04/2013	Consumer Loan	Vehicle loan
09/04/2013	Money transfers	Domestic (US) money transfer
09/10/2013	Credit card	
09/10/2013	Debt collection	Medical
09/16/2013	Debt collection	Credit card

Consumer Complaints

Application, originator, mortgage broker

Settlement process and costs

Loan modification, collection, foreclosure

Account opening, closing, or management

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Incorrect information on credit report

Account terms

Cont'd attempts collect debt not owed

Debt is not mine

Disclosure verification of debt

Not given enough info to verify debt

Loan servicing, payments, escrow account

Making/receiving payments, sending money

Cont'd attempts collect debt not owed

Debt is not mine

Loan servicing, payments, escrow account

Account opening, closing, or management

Incorrect information on credit report

Account status

Managing the loan or lease

Fraud or scam

Forbearance / Workout plans

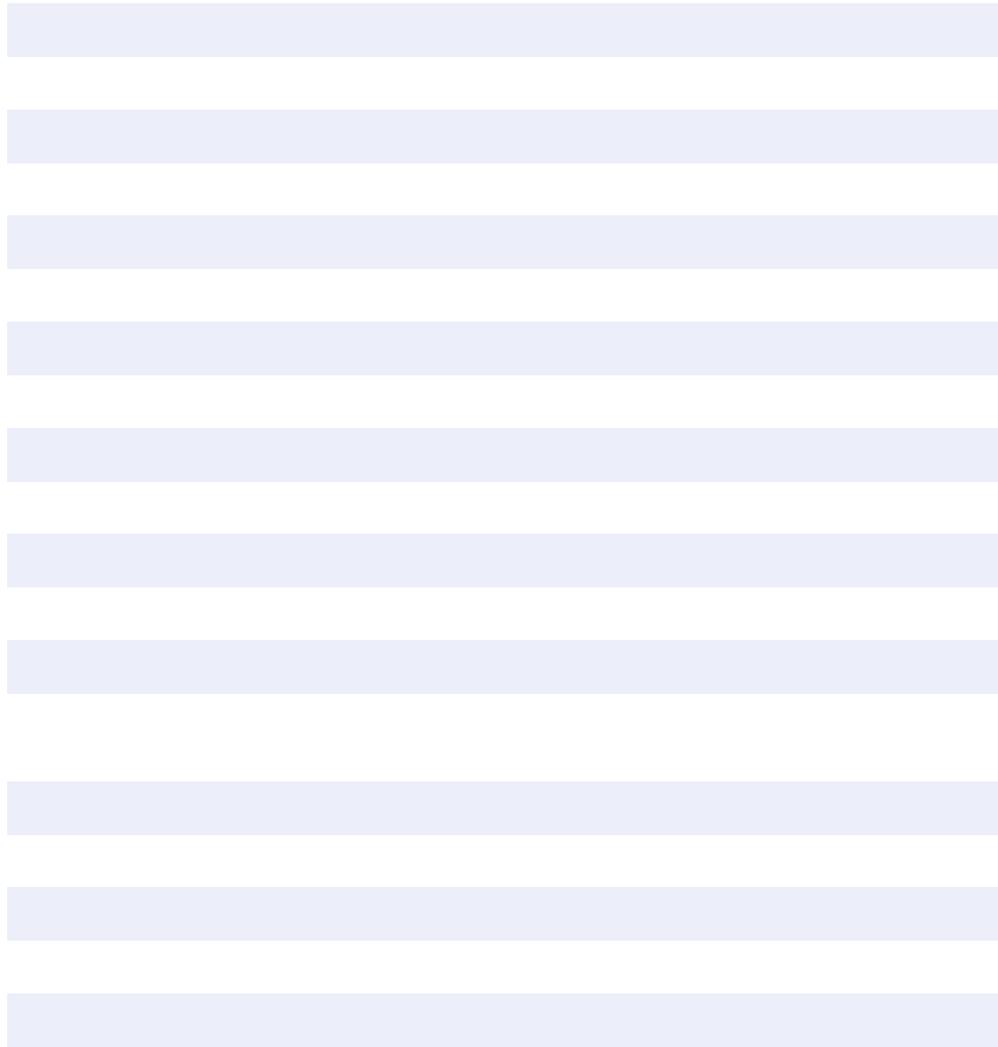
Cont'd attempts collect debt not owed

Debt is not mine

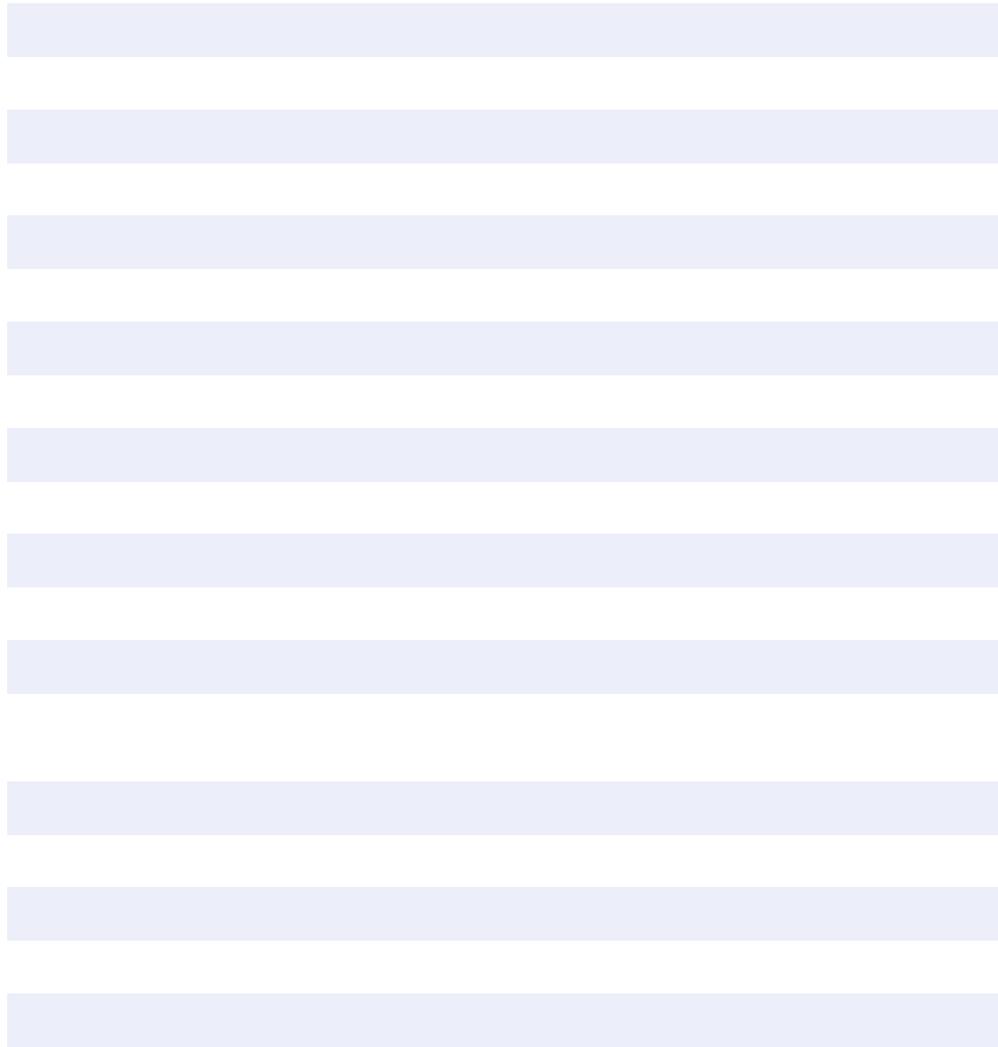
False statements or representation

Attempted to collect wrong amount

Consumer Complaints



Consumer Complaints



Consumer Complaints

InterFirst Mortgage Company	CA	94061		N/A
Nationstar Mortgage	CA	91767		N/A
SunTrust Banks, Inc.	TN	38004		N/A
Bank of America	CO	90240	Older American	N/A
Bank of America	CA	92392		N/A
Wells Fargo & Company	OH	44137	Older American	N/A
Equifax	PA	16662	Older American	N/A
Valarity, LLC	OK	73162		N/A
Resurgent Capital Services L.P.	TX	76036		N/A
Wells Fargo & Company	MN	55122		N/A
Regions Financial Corporation	FL	32204		N/A
Expert Global Solutions, Inc.	AZ	85297		N/A
U.S. Bancorp	MO	63138		N/A
Wells Fargo & Company	TX	78702	Servicemember	N/A
Experian	PA	19021	Older American, Servicemember	N/A
Hyundai Capital America	OH	44070		N/A
Bank of America	CA	95677		N/A
Capital One	OH	43065		N/A
Asset Recovery Group, Inc.	OR	97222	Older American	N/A
Encore Capital Group	CA	93675		N/A

Consumer Complaints

Web	09/26/2013	Closed with explanation	Yes
Web	10/16/2013	Closed with explanation	Yes
Referral	09/05/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with non-monetary relief	Yes
Web	11/18/2013	Closed with explanation	Yes
Phone	09/05/2013	Closed with explanation	Yes
Web	10/11/2013	Closed with explanation	Yes
Web	10/18/2013	Closed with explanation	No
Postal mail	09/09/2013	Closed with explanation	Yes
Web	09/11/2013	Closed with explanation	Yes
Referral	09/05/2013	Closed with explanation	Yes
Web	09/14/2013	Closed with explanation	Yes
Web	09/10/2013	Closed with explanation	Yes
Phone	08/28/2013	Closed with explanation	Yes
Postal mail	09/05/2013	Closed with explanation	Yes
Web	09/05/2013	Closed with explanation	Yes
Referral	09/05/2013	Closed with explanation	Yes
Web	09/14/2013	Closed with monetary relief	Yes
Web	09/10/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with explanation	Yes

Consumer Complaints

No	543030
No	558245
No	511863
No	528944
No	558628
Yes	514523
No	558581
	535895
No	514192
Yes	521365
No	514673
No	521372
No	521374
No	505613
No	511915
No	514539
No	513159
No	521375
No	521376
Yes	530034

Consumer Complaints

09/16/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/10/2013	Debt collection	Credit card
09/10/2013	Credit card	
03/27/2014	Credit card	
10/12/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/10/2013	Credit reporting	
09/04/2013	Mortgage	FHA mortgage
10/12/2013	Mortgage	Other mortgage
09/10/2013	Student loan	Non-federal student loan
09/16/2013	Bank account or service	Checking account
09/16/2013	Bank account or service	Checking account
09/16/2013	Bank account or service	Checking account
09/16/2013	Mortgage	Conventional fixed mortgage
10/12/2013	Credit card	
08/27/2013	Mortgage	Conventional fixed mortgage
09/04/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/27/2013	Bank account or service	Checking account
10/12/2013	Mortgage	FHA mortgage
09/10/2013	Credit reporting	
09/10/2013	Debt collection	Federal student loan
09/16/2013	Mortgage	Conventional fixed mortgage

Consumer Complaints

Loan modification,collection,foreclosure

Disclosure verification of debt

Not given enough info to verify debt

Billing disputes

Delinquent account

Application, originator, mortgage broker

Incorrect information on credit report

Information is not mine

Loan modification,collection,foreclosure

Application, originator, mortgage broker

Repaying your loan

Repaying your loan

Account opening, closing, or management

Deposits and withdrawals

Account opening, closing, or management

Settlement process and costs

Customer service / Customer relations

Loan servicing, payments, escrow account

Loan servicing, payments, escrow account

Making/receiving payments, sending money

Loan modification,collection,foreclosure

Unable to get credit report/credit score

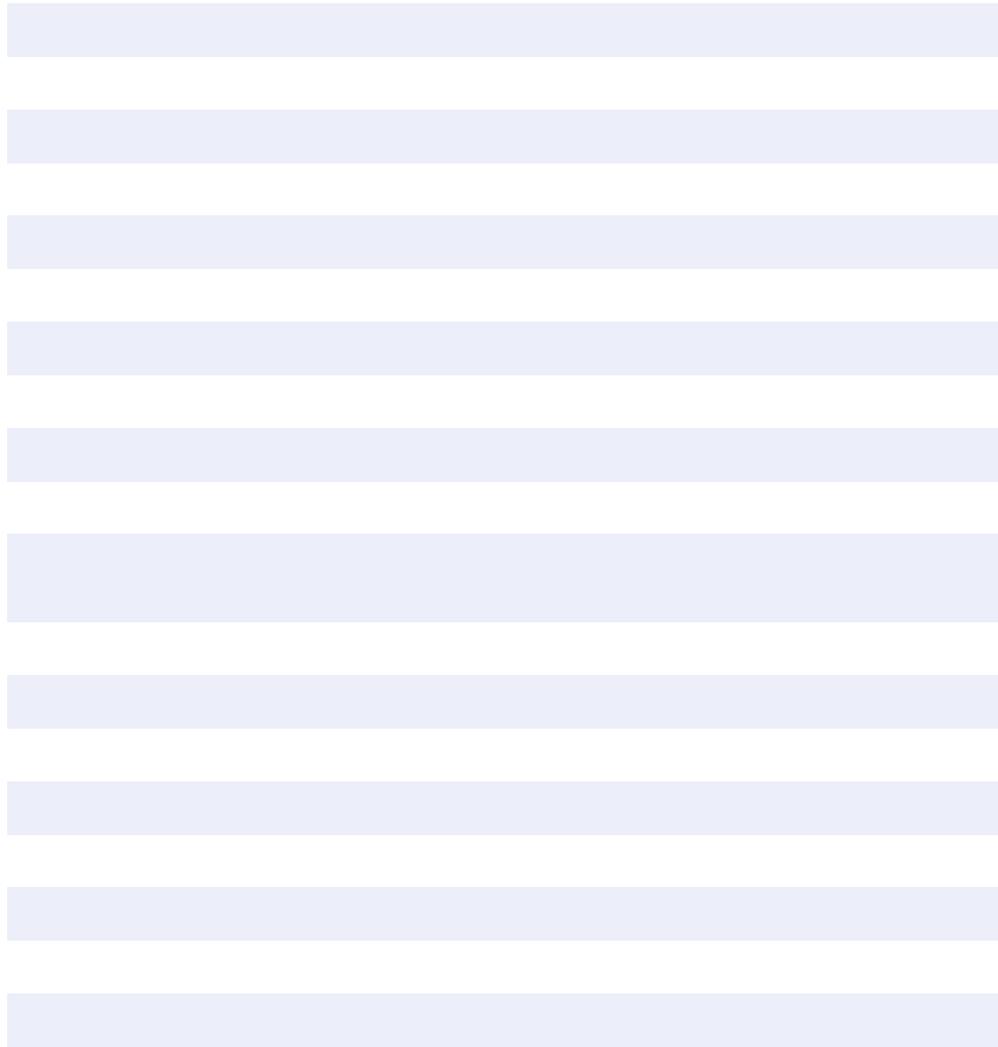
Problem getting report or credit score

Improper contact or sharing of info

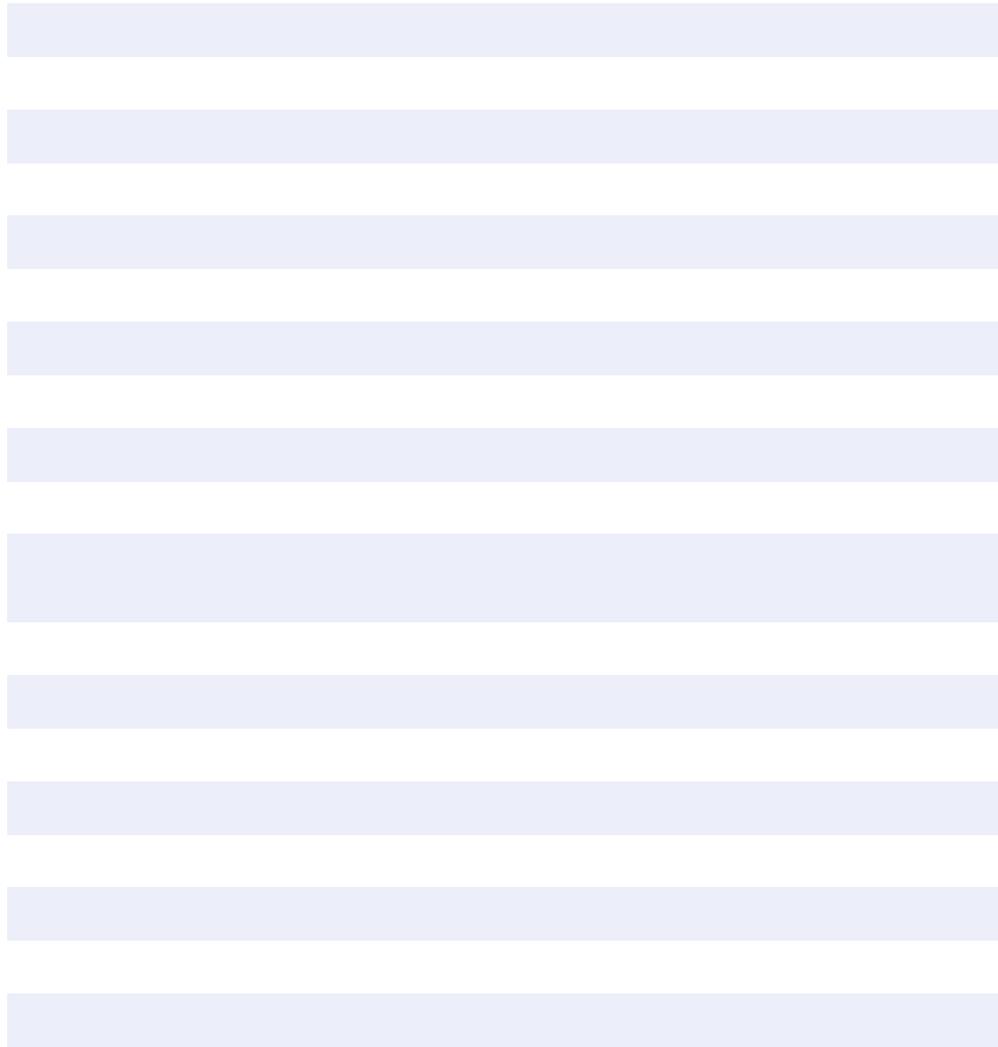
Contacted employer after asked not to

Loan modification,collection,foreclosure

Consumer Complaints



Consumer Complaints



Consumer Complaints

U.S. Bancorp	CA	92562		N/A
Commercial Recovery Systems	AZ	85037		N/A
Citibank	FL	32259		N/A
Citibank	MA	02779		N/A
Wells Fargo & Company	CA	90706		N/A
Experian	NJ	08742		N/A
Bank of America	GA	30061		N/A
Fifth Third Financial Corporation	IL	60543		N/A
Navient Solutions, Inc.	WA	99208		N/A
U.S. Bancorp	MN	55343		N/A
Bank of America	CA	92656		N/A
Bank of America	CA	94552		N/A
Bayview Loan Servicing, LLC	SC	29080	Older American, Servicemember	N/A
Barclays PLC	MD	20854		N/A
Wells Fargo & Company	GA	30909		N/A
Ocwen	CA	92584		N/A
Bank of America	TX	77071		N/A
JPMorgan Chase & Co.	NH	03570		N/A
Experian	FL	32811		N/A
ConServe	CA	91403		N/A
Wells Fargo & Company	FL	33160		N/A

Consumer Complaints

Web	09/17/2013	Closed with explanation	Yes
Web	09/14/2013	Closed	Yes
Web	09/14/2013	Closed with explanation	Yes
Web	04/03/2014	Closed with explanation	Yes
Web	10/15/2013	Closed with explanation	Yes
Web	09/14/2013	Closed with non-monetary relief	Yes
Web	09/05/2013	Closed with explanation	Yes
Web	10/18/2013	Closed with non-monetary relief	Yes
Web	09/10/2013	Closed with non-monetary relief	Yes
Referral	09/18/2013	Closed with explanation	Yes
Referral	09/18/2013	Closed with monetary relief	Yes
Referral	09/18/2013	Closed with monetary relief	Yes
Web	09/17/2013	Closed with explanation	Yes
Web	10/15/2013	Closed with explanation	Yes
Web	08/28/2013	Closed with explanation	Yes
Web	09/05/2013	Closed with explanation	Yes
Referral	08/28/2013	Closed with explanation	Yes
Web	10/18/2013	Closed with explanation	Yes
Web	09/14/2013	Closed with non-monetary relief	Yes
Web	09/14/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with non-monetary relief	Yes

Consumer Complaints

Yes	528973
No	521384
No	520825
Yes	780681
Yes	558276
No	521386
No	514549
No	558281
No	521400
No	529944
No	529945
No	529946
No	528985
Yes	558293
No	505632
Yes	512046
No	505827
No	558296
No	521231
No	521406
No	529611

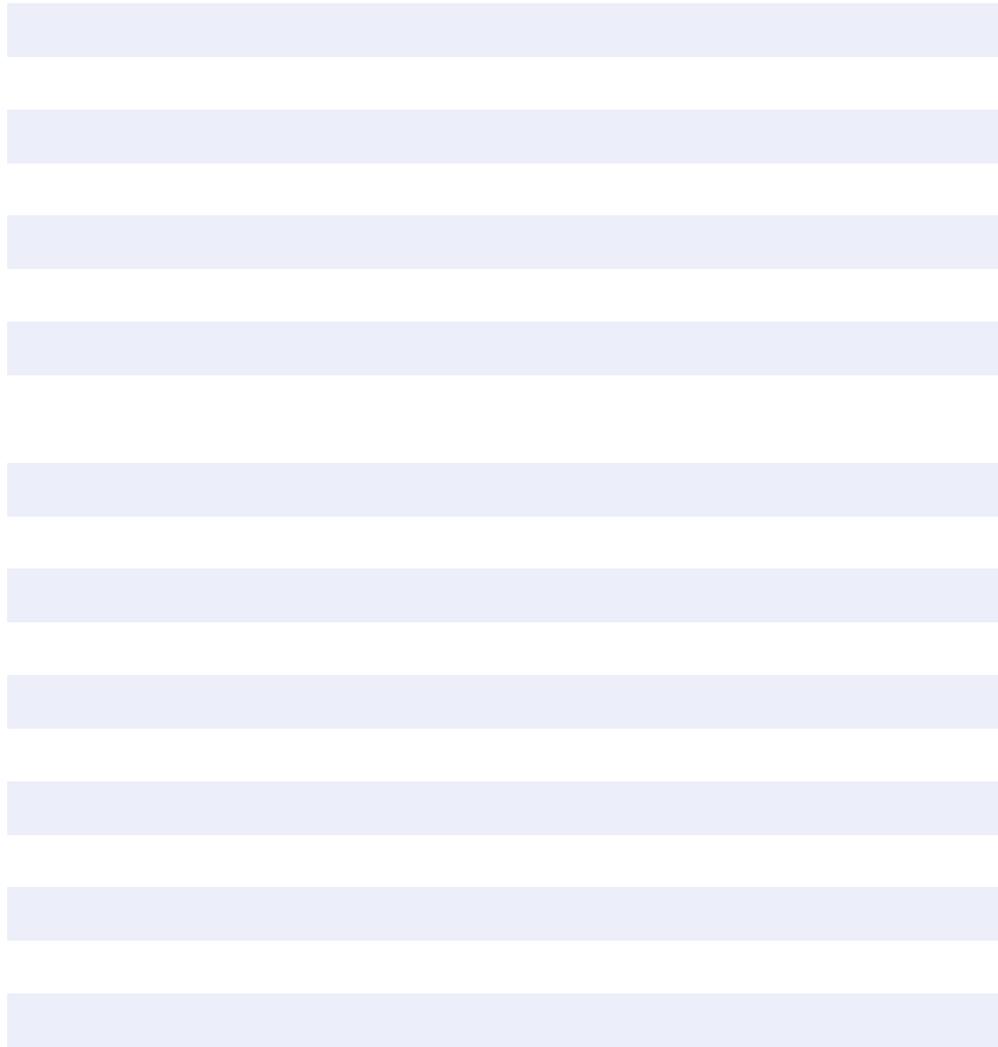
Consumer Complaints

09/10/2013	Credit reporting	
10/12/2013	Credit card	
09/10/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/04/2013	Mortgage	Conventional fixed mortgage
09/10/2013	Debt collection	Medical
10/12/2013	Mortgage	Conventional fixed mortgage
09/16/2013	Credit reporting	
09/16/2013	Credit card	
10/12/2013	Mortgage	Conventional fixed mortgage
10/12/2013	Debt collection	Auto
09/16/2013	Mortgage	Other mortgage
08/27/2013	Debt collection	I do not know
09/25/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/20/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/12/2013	Credit card	
10/12/2013	Debt collection	Medical
10/12/2013	Mortgage	Conventional fixed mortgage
09/16/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/12/2013	Debt collection	I do not know
08/27/2013	Student loan	Non-federal student loan
10/12/2013	Credit card	

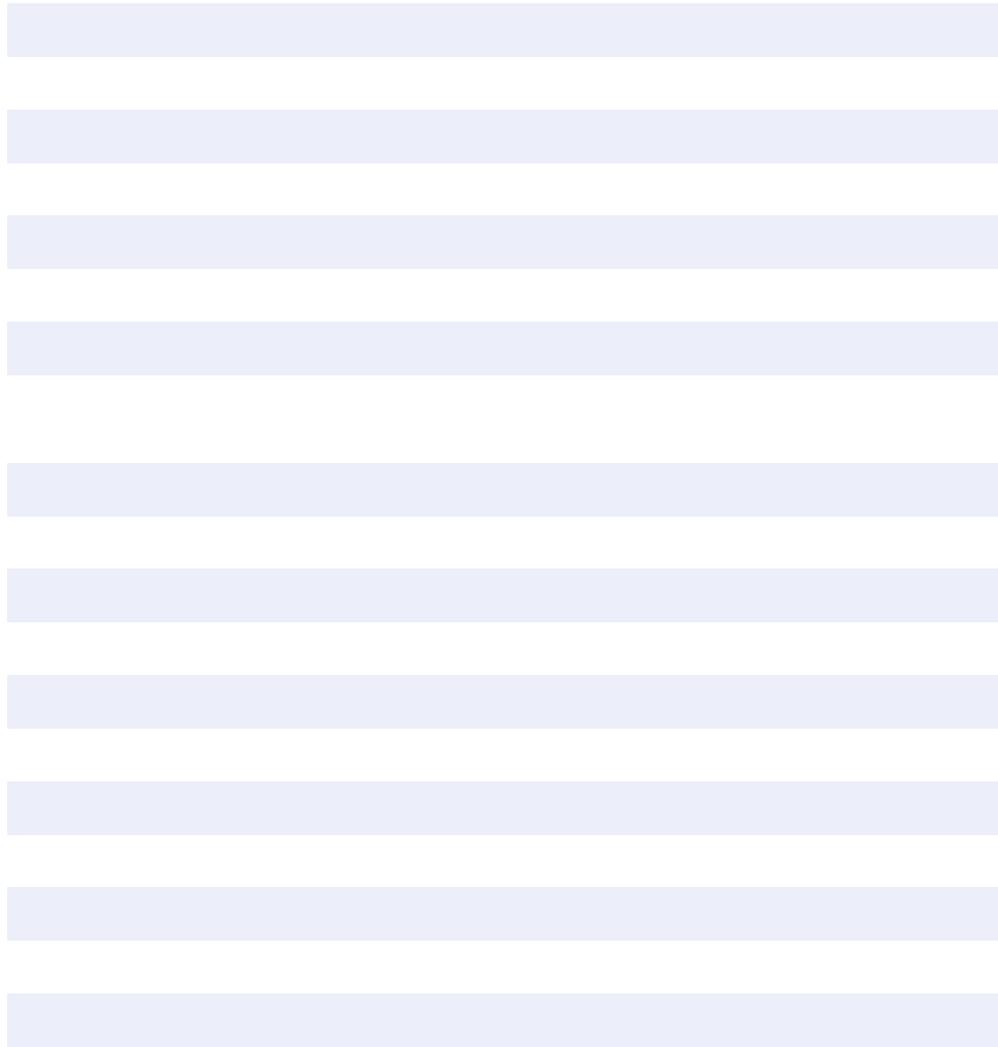
Consumer Complaints

Incorrect information on credit report	Account status
Closing/Cancelling account	
Loan servicing, payments, escrow account	
Settlement process and costs	
Cont'd attempts collect debt not owed	Debt was paid
Loan servicing, payments, escrow account	
Incorrect information on credit report	Account terms
Credit determination	
Loan modification, collection, foreclosure	
Communication tactics	Frequent or repeated calls
Loan modification, collection, foreclosure	
False statements or representation	Attempted to collect wrong amount
Cont'd attempts collect debt not owed	Debt is not mine
Disclosure verification of debt	Not given enough info to verify debt
Late fee	
Disclosure verification of debt	Not given enough info to verify debt
Loan modification, collection, foreclosure	
Improper contact or sharing of info	Talked to a third party about my debt
Communication tactics	Frequent or repeated calls
Problems when you are unable to pay	Problems when you are unable to pay
Late fee	

Consumer Complaints



Consumer Complaints



Consumer Complaints

Toyota Motor Credit Corporation	NH	03079		N/A
Pentagon FCU	HI	96706	Servicemember	N/A
Bank of America	CA	93436		N/A
Bank of America	OH	45241		N/A
Grant & Weber	NV	89014		N/A
Ditech Financial LLC	FL	32168		N/A
Equifax	PA	15017		N/A
Wells Fargo & Company	TX	75115	Older American	N/A
JPMorgan Chase & Co.	MN	55106		N/A
Westlake Services, LLC	FL	33936	Older American, Servicemember	N/A
Bank of America	MD	21220		N/A
Client Services, Inc.	NJ	07920		N/A
EOS Holdings, Inc.	IL	60077	Older American	N/A
The Stark Collection Agency, Inc.	WI	53818		N/A
Capital One	IN	46226	Older American	N/A
Collection Management Company	PA	15601		N/A
Ditech Financial LLC	NH	03062		N/A
Citibank	PA	17404		N/A
ARS National Services, Inc.	NC	29597		N/A
Weltman, Weinberg & Reis	OH	45324		N/A
Amex	VA	23221		N/A

Consumer Complaints

Web	09/10/2013	Closed with non-monetary relief	Yes
Web	10/12/2013	Closed with monetary relief	Yes
Web	09/10/2013	Closed with explanation	Yes
Web	09/05/2013	Closed with explanation	Yes
Postal mail	09/10/2013	Closed with explanation	Yes
Web	10/16/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with explanation	Yes
Phone	09/17/2013	Closed with explanation	Yes
Web	10/15/2013	Closed with explanation	Yes
Web	10/15/2013	Closed with explanation	Yes
Referral	09/17/2013	Closed with explanation	Yes
Referral	09/05/2013	Closed with monetary relief	Yes
Web	09/25/2013	Closed with non-monetary relief	Yes
Referral	09/20/2013	Closed with explanation	Yes
Web	10/15/2013	Closed with monetary relief	Yes
Web	10/15/2013	Closed with explanation	Yes
Web	10/15/2013	Closed with explanation	Yes
Phone	09/18/2013	Closed with explanation	Yes
Web	10/24/2013	Closed with non-monetary relief	Yes
Web	08/28/2013	Closed with explanation	Yes
Web	10/12/2013	Closed with monetary relief	Yes

Consumer Complaints

No	521411
No	558301
No	521415
No	514579
No	521416
No	558305
No	529001
Yes	529002
No	558309
No	558310
Yes	529587
No	505663
No	541916
No	537391
No	558318
Yes	558321
No	558324
Yes	529021
No	558326
No	505676
Yes	558331

Consumer Complaints

09/25/2013	Mortgage	Other mortgage
09/16/2013	Credit reporting	
09/20/2013	Bank account or service	Savings account
09/04/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/04/2013	Bank account or service	Savings account
08/27/2013	Credit reporting	
10/12/2013	Credit card	
09/20/2013	Debt collection	Non-federal student loan
10/12/2013	Credit reporting	
09/20/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/16/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/25/2013	Bank account or service	Checking account
09/20/2013	Bank account or service	Cashing a check without an account
10/12/2013	Bank account or service	Checking account
09/10/2013	Debt collection	I do not know
10/12/2013	Student loan	Non-federal student loan
10/12/2013	Mortgage	Other mortgage
09/16/2013	Mortgage	Conventional fixed mortgage
09/10/2013	Debt collection	Non-federal student loan
09/25/2013	Mortgage	Conventional fixed mortgage
09/20/2013	Credit card	
09/04/2013	Mortgage	Other mortgage

Consumer Complaints

Application, originator, mortgage broker

Credit monitoring or identity protection

Problem with fraud alerts

Deposits and withdrawals

Loan modification, collection, foreclosure

Account opening, closing, or management

Unable to get credit report/credit score

Problem getting my free annual report

Billing statement

Communication tactics

Frequent or repeated calls

Incorrect information on credit report

Account terms

False statements or representation

Attempted to collect wrong amount

Disclosure verification of debt

Not given enough info to verify debt

Deposits and withdrawals

Deposits and withdrawals

Deposits and withdrawals

Cont'd attempts collect debt not owed

Debt is not mine

Repaying your loan

Repaying your loan

Loan modification, collection, foreclosure

Loan servicing, payments, escrow account

Disclosure verification of debt

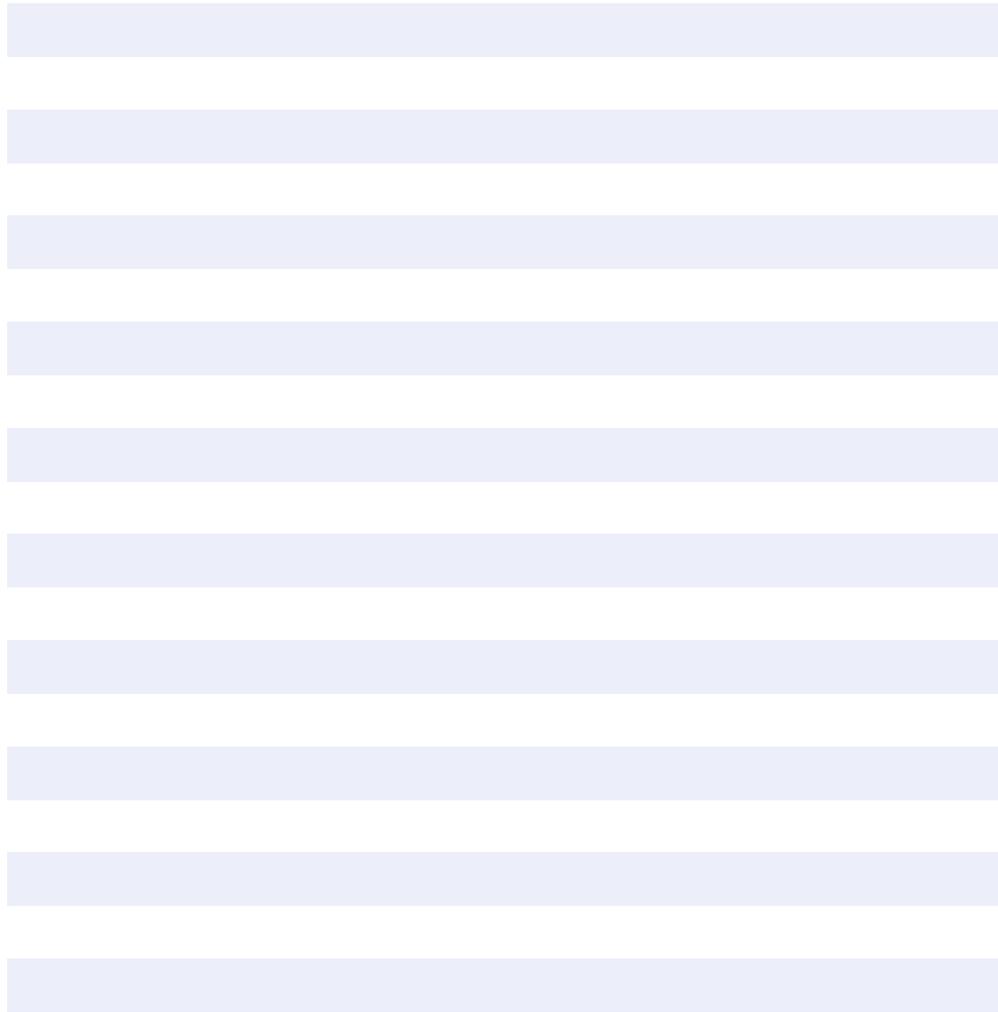
Not given enough info to verify debt

Loan servicing, payments, escrow account

Identity theft / Fraud / Embezzlement

Loan servicing, payments, escrow account

Consumer Complaints



Consumer Complaints



Consumer Complaints

Bank of America	CA	92009		N/A
Equifax	FL	32771	Older American	N/A
Bank of America	VA	23838		N/A
Ocwen	OH	44041		N/A
Wells Fargo & Company	AL	36360		N/A
Equifax	FL	32246	Older American	N/A
Synchrony Financial	RI	02831		N/A
Navient Solutions, Inc.	FL	32504		N/A
Equifax	MA	02370		N/A
URS Holding, LLC	OK	73071		N/A
EOS Holdings, Inc.	CA	95843		N/A
TCF National Bank	MN	55005	Older American	N/A
Fifth Third Financial Corporation	NC	28104		N/A
M&T Bank Corporation	NY	14220		N/A
Receivables Management Partners, LLC	IN	46060		N/A
Navient Solutions, Inc.	CA	90241		N/A
Ditech Financial LLC	AL	36432		N/A
JPMorgan Chase & Co.	OH	43620		N/A
MRS BPO, L.L.C.	FL	33903		N/A
Bank of America	CA	95164		N/A
Synchrony Financial	NY	10954		N/A
Northland Group, Inc.	FL	34606		N/A

Consumer Complaints

Web	09/26/2013	Closed with explanation	Yes
Postal mail	09/18/2013	Closed with explanation	Yes
Web	09/20/2013	Closed with explanation	Yes
Web	09/05/2013	Closed with explanation	Yes
Web	09/05/2013	Closed with explanation	Yes
Web	08/28/2013	Closed with explanation	Yes
Web	11/14/2013	Closed with non-monetary relief	Yes
Web	09/20/2013	Closed with non-monetary relief	Yes
Web	10/22/2013	Closed with non-monetary relief	Yes
Web	09/20/2013	Closed with explanation	Yes
Phone	10/24/2013	Closed with explanation	Yes
Web	09/26/2013	Closed with explanation	Yes
Web	09/20/2013	Closed with explanation	Yes
Web	10/15/2013	Closed with explanation	Yes
Web	09/14/2013	Closed with explanation	Yes
Web	10/15/2013	Closed with explanation	Yes
Web	10/15/2013	Closed with explanation	Yes
Phone	09/17/2013	Closed with monetary relief	Yes
Fax	09/10/2013	Closed with non-monetary relief	Yes
Web	09/30/2013	Closed with explanation	Yes
Web	09/20/2013	Closed with explanation	Yes
Postal mail	09/05/2013	Closed with explanation	Yes

Consumer Complaints

Yes	541326
No	529624
No	536008
No	514610
No	512957
No	505688
No	558345
No	537726
No	558346
Yes	536009
No	529047
No	542506
No	536029
No	558360
Yes	521464
No	558362
No	558363
No	529062
Yes	521469
No	542511
Yes	535691
No	514849

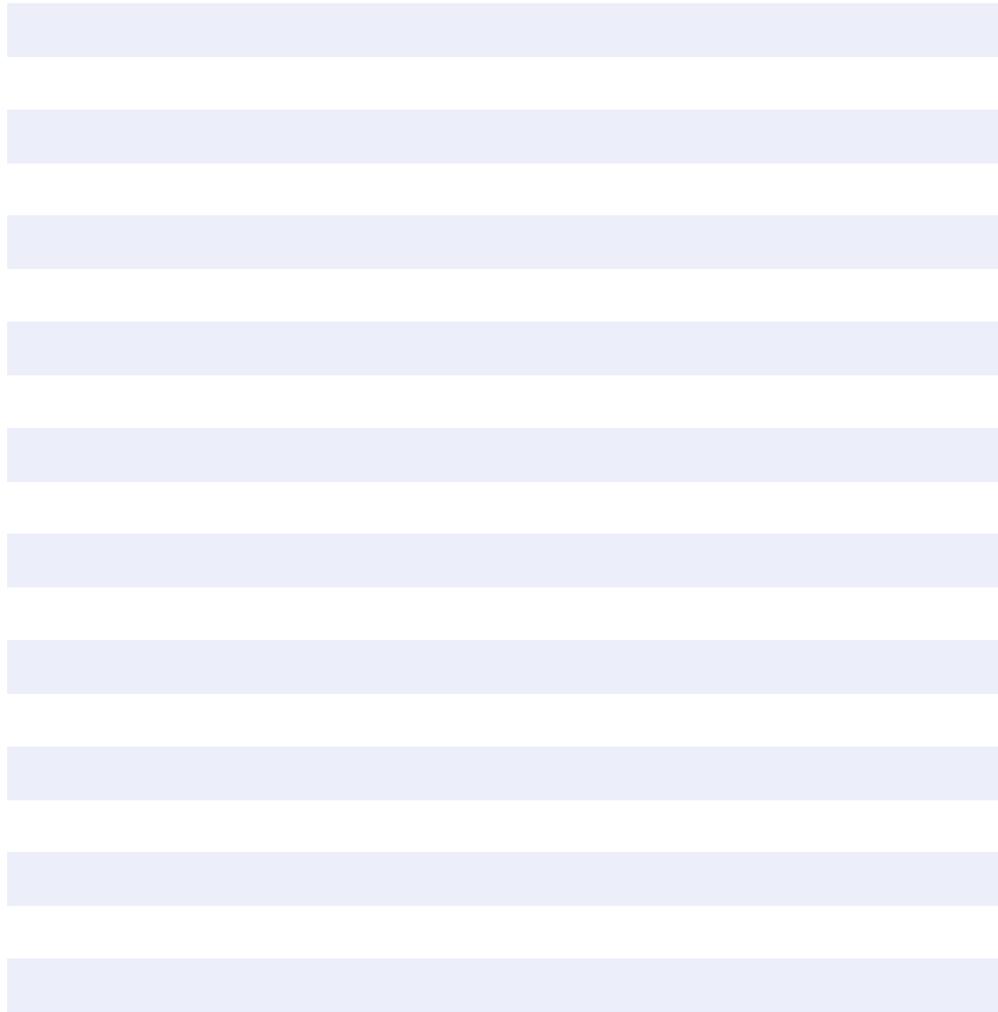
Consumer Complaints

09/16/2013	Debt collection	Credit card
09/10/2013	Credit reporting	
09/25/2013	Credit reporting	
09/16/2013	Credit reporting	
10/13/2013	Credit reporting	
10/13/2013	Mortgage	Other mortgage
10/13/2013	Credit reporting	
10/13/2013	Consumer Loan	Vehicle loan
09/20/2013	Credit card	
08/27/2013	Mortgage	Conventional fixed mortgage
08/27/2013	Credit reporting	
09/10/2013	Credit card	
10/13/2013	Bank account or service	Checking account
09/16/2013	Credit card	
09/25/2013	Mortgage	FHA mortgage
08/27/2013	Bank account or service	Checking account
09/04/2013	Credit reporting	
09/25/2013	Bank account or service	Savings account
10/13/2013	Bank account or service	Checking account
10/13/2013	Debt collection	Credit card
10/13/2013	Credit card	

Consumer Complaints

False statements or representation	Attempted to collect wrong amount
Incorrect information on credit report	Account status
Incorrect information on credit report	Public record
Incorrect information on credit report	Account status
Credit reporting company's investigation	Investigation took too long
Application, originator, mortgage broker	
Unable to get credit report/credit score	Problem getting report or credit score
Managing the loan or lease	
Billing disputes	
Loan servicing, payments, escrow account	
Credit reporting company's investigation	Investigation took too long
Credit line increase/decrease	
Deposits and withdrawals	
Other	
Loan modification, collection, foreclosure	
Problems caused by my funds being low	
Incorrect information on credit report	Information is not mine
Problems caused by my funds being low	
Problems caused by my funds being low	
Communication tactics	Frequent or repeated calls
APR or interest rate	

Consumer Complaints



Consumer Complaints



Consumer Complaints

Alternative Collections LLC	PA	15340		N/A
Wells Fargo & Company	FL	33710	Older American	N/A
Experian	CA	95946		N/A
Experian	NJ	08005		N/A
Equifax	PA	16662	Older American	N/A
Wells Fargo & Company	VA	22309	Servicemember	N/A
TransUnion Intermediate Holdings, Inc.	NH	03872	Older American	N/A
Ford Motor Credit Company	TX	78613		N/A
Amex	MI	48026		N/A
LoanDepot	CA	91915		N/A
Equifax	TX	77375		N/A
Amex	TX	75240		N/A
TD Bank US Holding Company	NJ	07201		N/A
Synchrony Financial	IN	47150		N/A
Bank of America	TX	77357		N/A
PNC Bank N.A.	PA	15014		N/A
Experian	FL	33615		N/A
Bank of America	CA	93551		N/A
Bank of America	NY	10035		N/A
Synchrony Financial	TX	78726		N/A
Synchrony Financial	IN	46902		N/A

Consumer Complaints

Web	09/17/2013	Closed	Yes
Web	09/10/2013	Closed with explanation	Yes
Web	09/25/2013	Closed with explanation	Yes
Web	09/18/2013	Closed with explanation	Yes
Web	10/13/2013	Closed with explanation	Yes
Web	10/15/2013	Closed with explanation	Yes
Web	10/13/2013	Closed with non-monetary relief	Yes
Web	10/15/2013	Closed with non-monetary relief	Yes
Web	09/20/2013	Closed with explanation	Yes
Web	08/28/2013	Closed with explanation	Yes
Web	08/28/2013	Closed with explanation	Yes
Web	09/20/2013	Closed with explanation	Yes
Web	10/15/2013	Closed with non-monetary relief	Yes
Phone	09/18/2013	Closed with explanation	Yes
Web	09/26/2013	Closed with non-monetary relief	Yes
Phone	08/28/2013	Closed with explanation	Yes
Postal mail	09/19/2013	Closed with explanation	Yes
Web	09/26/2013	Closed with monetary relief	Yes
Web	10/16/2013	Closed with monetary relief	Yes
Web	10/13/2013	Closed with explanation	Yes
Web	10/13/2013	Closed with monetary relief	Yes

Consumer Complaints

No	529067
Yes	521212
Yes	542515
No	529071
No	558583
No	558383
No	558384
No	558386
Yes	536037
No	505733
No	505734
No	521492
No	558387
No	529082
Yes	542739
No	505709
Yes	511785
No	542537
No	558396
Yes	558399
No	558401

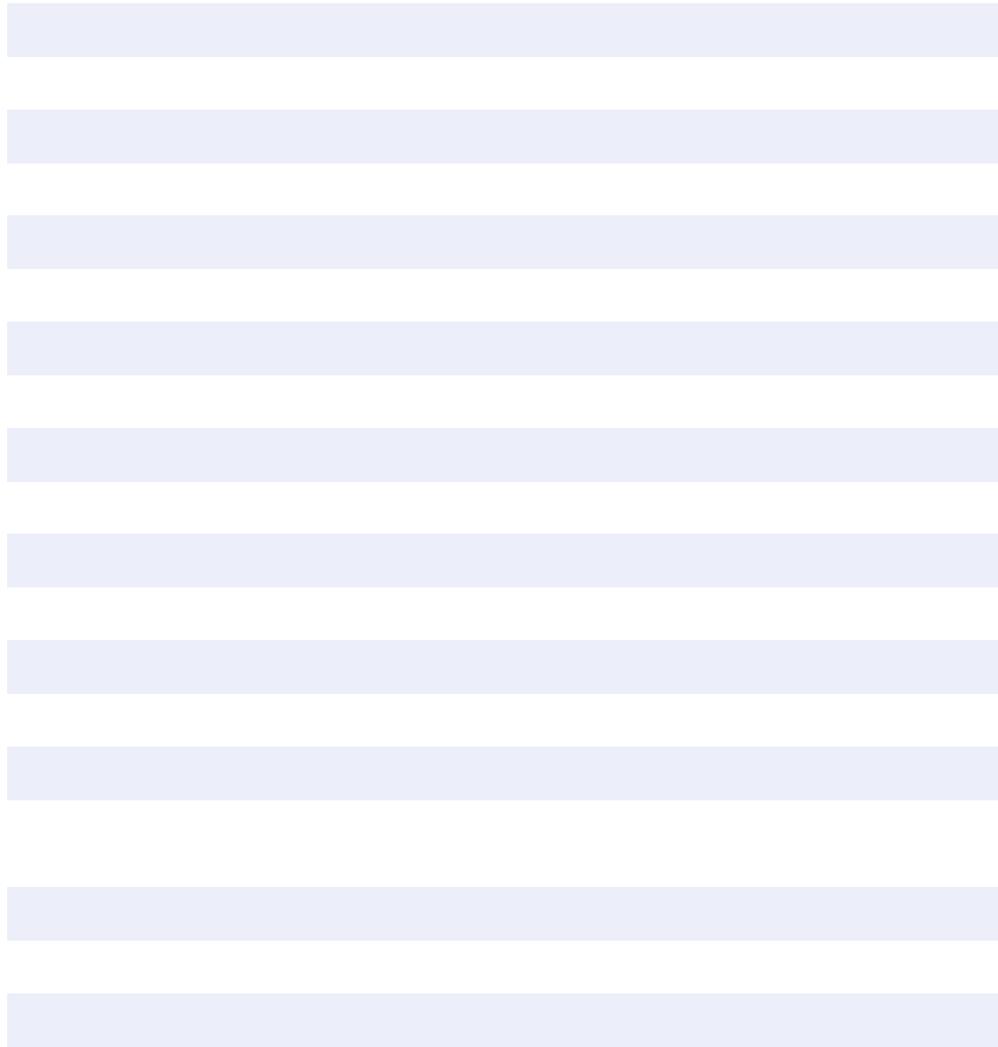
Consumer Complaints

09/20/2013	Debt collection	Credit card
09/16/2013	Mortgage	Conventional fixed mortgage
09/04/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/10/2013	Student loan	Non-federal student loan
10/13/2013	Credit reporting	
09/25/2013	Mortgage	Home equity loan or line of credit
10/13/2013	Mortgage	Conventional adjustable mortgage (ARM)
10/13/2013	Credit card	
10/13/2013	Credit card	
09/10/2013	Mortgage	Other mortgage
09/04/2013	Mortgage	Conventional fixed mortgage
08/27/2013	Credit reporting	
10/14/2013	Credit card	
10/14/2013	Mortgage	Other mortgage
09/10/2013	Mortgage	Other mortgage
09/04/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/16/2013	Bank account or service	(CD) Certificate of deposit
09/10/2013	Credit reporting	
10/14/2013	Debt collection	Credit card
09/16/2013	Credit reporting	

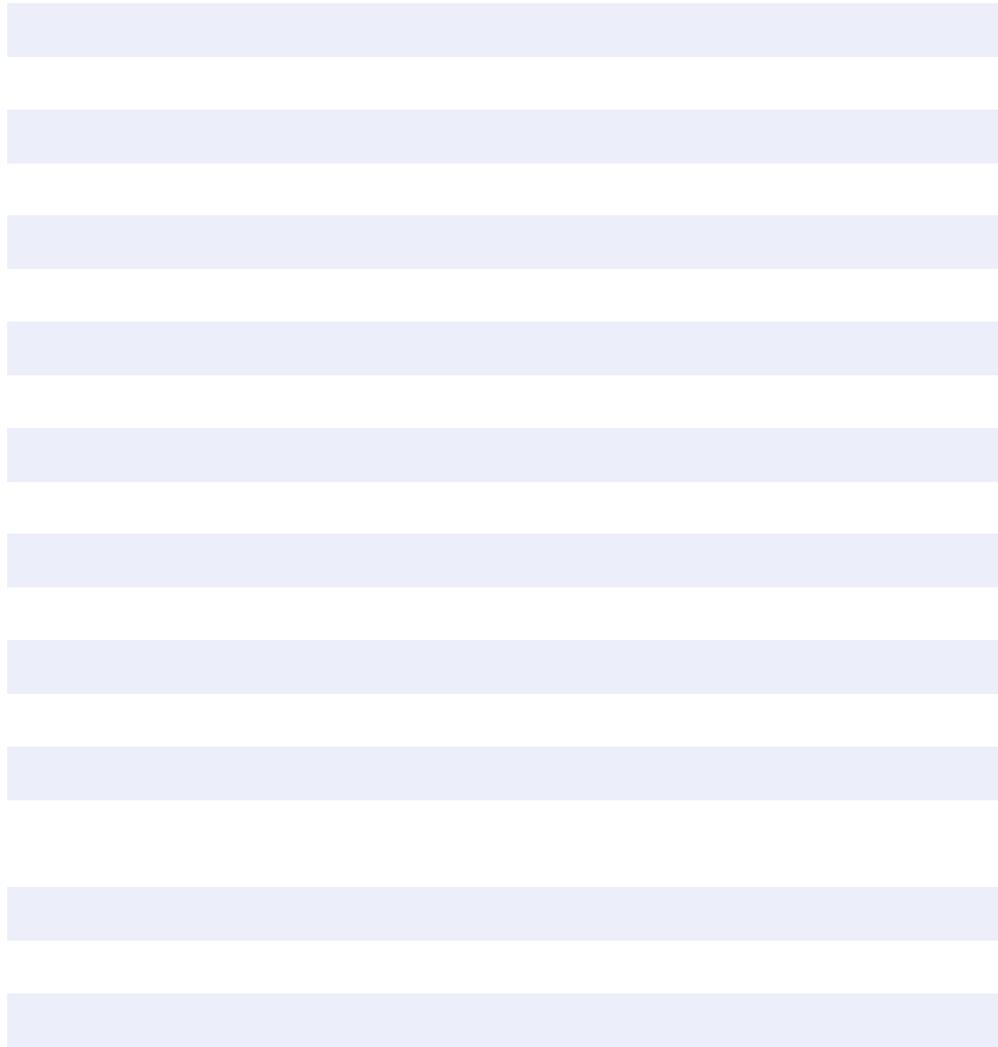
Consumer Complaints

Cont'd attempts collect debt not owed	Debt is not mine
Loan modification,collection,foreclosure	
Loan modification,collection,foreclosure	
Problems when you are unable to pay	Problems when you are unable to pay
Incorrect information on credit report	Information is not mine
Credit decision / Underwriting	
Loan modification,collection,foreclosure	
Billing disputes	
Customer service / Customer relations	
Application, originator, mortgage broker	
Loan servicing, payments, escrow account	
Incorrect information on credit report	Public record
Identity theft / Fraud / Embezzlement	
Application, originator, mortgage broker	
Loan modification,collection,foreclosure	
Disclosure verification of debt	Right to dispute notice not received
Account opening, closing, or management	
Incorrect information on credit report	Information is not mine
Disclosure verification of debt	Not given enough info to verify debt
Incorrect information on credit report	Information is not mine

Consumer Complaints



Consumer Complaints



Consumer Complaints

SquareTwo Financial Corporation	OH	45140		N/A
Ocwen	OH	44105		N/A
Wells Fargo & Company	CA	94703	Older American	N/A
Navient Solutions, Inc.	NY	11735		N/A
Equifax	FL	32314		N/A
HSBC North America Holdings Inc.	MD	21046		N/A
Specialized Loan Servicing LLC	IL	60606		N/A
Synchrony Financial	PA	17055		N/A
Bank of America	WA	98121		N/A
Bank of America	NY	10465		N/A
Wells Fargo & Company	NC	27302		N/A
Ocwen	IN	46062		N/A
PayPal Holdings, Inc.	GA	30518		N/A
Prospect Mortgage	IL	60202		N/A
Nationstar Mortgage	MD	20607	Older American	N/A
AllianceOne Recievables Management	CA	92101	Servicemember	N/A
Wells Fargo & Company	DE	19710	Older American, Servicemember	N/A
Equifax	NJ	07978		N/A
Capital One	AZ	85208		N/A
Fifth Third Financial Corporation	FL	33711		N/A

Consumer Complaints

Web	09/20/2013	Closed with monetary relief	Yes
Phone	09/17/2013	Closed with explanation	Yes
Phone	09/05/2013	Closed with explanation	Yes
Web	09/10/2013	Closed with explanation	Yes
Web	10/13/2013	Closed with explanation	Yes
Phone	09/26/2013	Closed with explanation	Yes
Web	10/15/2013	Closed with explanation	Yes
Web	10/13/2013	Closed with monetary relief	Yes
Web	10/15/2013	Closed with explanation	Yes
Web	10/01/2013	Closed with explanation	Yes
Web	09/05/2013	Closed with monetary relief	Yes
Postal mail	08/27/2013	Closed with non-monetary relief	Yes
Web	10/22/2013	Closed with monetary relief	Yes
Web	10/16/2013	Closed with explanation	Yes
Postal mail	09/10/2013	Closed with explanation	Yes
Web	09/04/2013	Closed with non-monetary relief	Yes
Phone	09/17/2013	Closed with explanation	Yes
Web	09/11/2013	Closed with non-monetary relief	Yes
Web	10/16/2013	Closed with explanation	Yes
Referral	09/18/2013	Closed with non-monetary relief	Yes

Consumer Complaints

No	536061
No	529103
No	514674
No	521526
Yes	557611
No	542723
Yes	557627
Yes	558410
Yes	558646
Yes	521249
No	514681
No	503792
No	558418
Yes	558422
Yes	520970
No	514700
No	529129
No	521292
No	558433
Yes	529956

Consumer Complaints

09/10/2013	Mortgage	FHA mortgage
10/16/2013	Consumer Loan	Vehicle lease
09/25/2013	Credit reporting	
09/20/2013	Mortgage	FHA mortgage
08/27/2013	Mortgage	Other mortgage
10/14/2013	Credit card	
09/16/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/04/2013	Mortgage	Conventional fixed mortgage
08/27/2013	Mortgage	Conventional fixed mortgage
08/27/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/10/2013	Bank account or service	Checking account
09/20/2013	Credit reporting	
08/27/2013	Mortgage	Conventional fixed mortgage
09/16/2013	Bank account or service	Checking account
09/20/2013	Bank account or service	Checking account
09/10/2013	Mortgage	Other mortgage
08/27/2013	Mortgage	Conventional fixed mortgage
09/10/2013	Credit card	
09/16/2013	Credit card	
09/16/2013	Bank account or service	Checking account
09/25/2013	Mortgage	Other mortgage
09/25/2013	Bank account or service	Checking account

Consumer Complaints

Loan modification, collection, foreclosure

Managing the loan or lease

Improper use of my credit report

Report improperly shared by CRC

Other

Loan modification, collection, foreclosure

Identity theft / Fraud / Embezzlement

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Loan servicing, payments, escrow account

Loan modification, collection, foreclosure

Deposits and withdrawals

Unable to get credit report/credit score

Problem getting report or credit score

Application, originator, mortgage broker

Problems caused by my funds being low

Deposits and withdrawals

Loan servicing, payments, escrow account

Loan modification, collection, foreclosure

Transaction issue

Identity theft / Fraud / Embezzlement

Deposits and withdrawals

Loan servicing, payments, escrow account

Making/receiving payments, sending money

Consumer Complaints



Consumer Complaints



Consumer Complaints

Citibank	FL	32127		N/A
TD Bank US Holding Company	MD	20706		N/A
TransUnion Intermediate Holdings, Inc.	NY	14204		N/A
Bank of America	WA	98535		N/A
Bank of America	FL	33173		N/A
Bank of America	GA	30281		N/A
Wells Fargo & Company	CA	92821		N/A
Citibank	NC	27539		N/A
Ditech Financial LLC	GA	30236		N/A
Bank of America	NJ	08854		N/A
Bank of America	TN	37217		N/A
Experian	CA	94132		N/A
Wells Fargo & Company	DE	19711		N/A
TCF National Bank	IL	60402		N/A
Wells Fargo & Company	CO	80211		N/A
JPMorgan Chase & Co.	TX	77488		N/A
JPMorgan Chase & Co.	GA	30622	Older American	N/A
PayPal Holdings, Inc.	FL	33511		N/A
Amex	CA	94556		N/A
Capital One	NY	10002		N/A
Ditech Financial LLC	NJ	07010		N/A
SunTrust Banks, Inc.	AR	72301		N/A

Consumer Complaints

Web	09/10/2013	Closed with explanation	Yes
Web	10/17/2013	Closed with explanation	Yes
Web	09/25/2013	Closed with explanation	Yes
Referral	09/20/2013	Closed with explanation	Yes
Referral	08/27/2013	Closed with explanation	Yes
Web	10/15/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with explanation	Yes
Web	09/05/2013	Closed with explanation	Yes
Web	08/28/2013	Closed with explanation	Yes
Web	08/28/2013	Closed with explanation	Yes
Referral	09/10/2013	Closed with monetary relief	Yes
Web	09/20/2013	Closed with explanation	Yes
Web	08/28/2013	Closed with explanation	Yes
Referral	09/18/2013	Closed with monetary relief	Yes
Web	09/23/2013	Closed with monetary relief	Yes
Referral	09/10/2013	Closed with explanation	Yes
Web	08/28/2013	Closed with explanation	Yes
Web	09/11/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with monetary relief	Yes
Web	09/17/2013	Closed with explanation	Yes
Referral	09/27/2013	Closed with explanation	Yes
Referral	09/27/2013	Closed with monetary relief	Yes

Consumer Complaints

Yes	521546
No	560356
No	542445
No	536108
No	501408
No	558438
Yes	529100
No	512489
Yes	501482
No	505191
No	521753
Yes	536127
Yes	505810
No	529963
Yes	536138
No	520964
No	508267
No	521586
Yes	530013
Yes	529153
Yes	542604
No	542606

Consumer Complaints

09/16/2013	Mortgage	Other mortgage
10/14/2013	Credit reporting	
10/14/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/27/2013	Mortgage	Other mortgage
08/27/2013	Mortgage	Conventional fixed mortgage
10/14/2013	Mortgage	FHA mortgage
09/04/2013	Mortgage	Conventional fixed mortgage
09/04/2013	Credit reporting	
09/25/2013	Mortgage	Other mortgage
08/27/2013	Mortgage	Other mortgage
10/14/2013	Student loan	Non-federal student loan
09/04/2013	Mortgage	Home equity loan or line of credit
09/04/2013	Mortgage	Other mortgage
09/25/2013	Mortgage	Other mortgage
09/04/2013	Mortgage	Conventional fixed mortgage
09/20/2013	Credit reporting	
10/14/2013	Mortgage	Conventional fixed mortgage
09/10/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/25/2013	Bank account or service	Other bank product/service
09/25/2013	Mortgage	Other mortgage
08/27/2013	Consumer Loan	Vehicle loan

Consumer Complaints

Loan modification,collection,foreclosure

Credit reporting company's investigation No notice of investigation status/result

Loan servicing, payments, escrow account

Loan modification,collection,foreclosure

Loan servicing, payments, escrow account

Loan modification,collection,foreclosure

Loan servicing, payments, escrow account

Incorrect information on credit report Account status

Other

Loan servicing, payments, escrow account

Repaying your loan Repaying your loan

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Application, originator, mortgage broker

Incorrect information on credit report Account status

Loan servicing, payments, escrow account

Application, originator, mortgage broker

Account opening, closing, or management

Loan modification,collection,foreclosure

Taking out the loan or lease

Consumer Complaints



Consumer Complaints



Consumer Complaints

Wells Fargo & Company	FL	33157	Older American	N/A
Experian	NC	27106		N/A
Ocwen	UT	84094		N/A
Wells Fargo & Company	TX	75287		N/A
ClearSpring Loan Services, Inc.	MI	64127		N/A
Selene Finance	OH	44055		N/A
Wells Fargo & Company	SC	29407		N/A
Experian	WA	98512		N/A
SunTrust Banks, Inc.	FL	34232		N/A
Nationstar Mortgage	CA	90029		N/A
ACS Education Services	NV	89131		N/A
HSBC North America Holdings Inc.	NY	12144		N/A
PNC Bank N.A.	MI	48382		N/A
Seterus, Inc.	FL	33146		N/A
JPMorgan Chase & Co.	TX	78642		N/A
Equifax	TX	76049		N/A
Ditech Financial LLC	WA	98012		N/A
K. Hovnanian American Mortgage, L.L.C.	MD	20772		N/A
Wells Fargo & Company	IL	60093		N/A
Nationstar Mortgage	MD	20774		N/A
GM Financial	GA	90293		N/A

Consumer Complaints

Referral	10/08/2013	Closed with explanation	Yes
Web	10/16/2013	Closed with explanation	Yes
Web	10/16/2013	Closed with explanation	Yes
Postal mail	08/28/2013	Closed with explanation	Yes
Phone	09/12/2013	Closed with explanation	Yes
Web	10/16/2013	Closed with explanation	Yes
Web	09/05/2013	Closed with explanation	Yes
Web	09/05/2013	Closed with non-monetary relief	Yes
Referral	09/27/2013	Closed with explanation	Yes
Postal mail	08/28/2013	Closed with explanation	Yes
Web	10/15/2013	Closed with explanation	Yes
Referral	11/05/2013	Closed with explanation	Yes
Fax	09/05/2013	Closed with explanation	Yes
Referral	09/27/2013	Closed with explanation	Yes
Web	09/05/2013	Closed with monetary relief	Yes
Postal mail	10/22/2013	Closed with explanation	Yes
Web	10/15/2013	Closed with explanation	Yes
Web	10/28/2013	Closed with explanation	Yes
Referral	09/27/2013	Closed with explanation	No
Referral	09/27/2013	Closed with explanation	Yes
Phone	08/30/2013	Closed with explanation	Yes

Consumer Complaints

No	529968
Yes	557642
No	558460
Yes	501824
No	505822
No	558461
No	511753
No	511793
No	542614
No	501962
No	558471
Yes	512035
No	511663
No	541336
No	514736
No	535668
No	558481
No	521282
Yes	542621
No	542622
No	505842

Consumer Complaints

08/27/2013	Mortgage	Other mortgage
10/14/2013	Consumer Loan	Vehicle loan
09/16/2013	Mortgage	Other mortgage
09/16/2013	Mortgage	Other mortgage
09/10/2013	Debt collection	Auto
09/10/2013	Mortgage	Conventional fixed mortgage
10/14/2013	Mortgage	FHA mortgage
09/10/2013	Debt collection	Credit card
09/10/2013	Mortgage	Other mortgage
08/27/2013	Bank account or service	(CD) Certificate of deposit
09/10/2013	Mortgage	Conventional fixed mortgage
09/16/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/27/2013	Mortgage	Conventional fixed mortgage
09/20/2013	Credit reporting	
09/04/2013	Credit card	
09/04/2013	Debt collection	Mortgage
09/04/2013	Consumer Loan	Vehicle loan
09/20/2013	Credit reporting	
10/14/2013	Mortgage	Conventional fixed mortgage
09/16/2013	Mortgage	Other mortgage
08/27/2013	Credit card	

Consumer Complaints

Loan servicing, payments, escrow account

Managing the loan or lease

Application, originator, mortgage broker

Loan modification, collection, foreclosure

Cont'd attempts collect debt not owed

Debt is not mine

Loan modification, collection, foreclosure

Application, originator, mortgage broker

Communication tactics

Frequent or repeated calls

Loan servicing, payments, escrow account

Account opening, closing, or management

Loan modification, collection, foreclosure

Cont'd attempts collect debt not owed

Debt was paid

Application, originator, mortgage broker

Unable to get credit report/credit score

Problem getting my free annual report

Closing/Cancelling account

Improper contact or sharing of info

Contacted employer after asked not to

Taking out the loan or lease

Credit reporting company's investigation

Inadequate help over the phone

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Transaction issue

Consumer Complaints



Consumer Complaints



Consumer Complaints

Bank of America	AZ	86003		N/A
Hyundai Capital America	FL	33647		N/A
Nationstar Mortgage	CA	91001		N/A
Wells Fargo & Company	CA	95993	Servicemember	N/A
Cavalry Investments, LLC	WA	98445		N/A
Wells Fargo & Company	NJ	07006		N/A
Supreme Lending	TX	76039		N/A
Portfolio Recovery Associates, Inc.	DE	19713		N/A
Ocwen	TX	78724		N/A
HSBC North America Holdings Inc.	NY	11565		N/A
Citibank	PA	18036		N/A
Expert Global Solutions, Inc.	NJ	08081	Servicemember	N/A
Home Financing Center	FL	33023	Older American	N/A
Experian	VA	22314		N/A
Bank of America	NC	28311	Older American	N/A
Ditech Financial LLC	MO	63376		N/A
Ally Financial Inc.	TX	79925		N/A
TransUnion Intermediate Holdings, Inc.	MI	48105		N/A
PNC Bank N.A.	FL	34953		N/A
Citibank	GA	30035		N/A
U.S. Bancorp	NY	11375		N/A

Consumer Complaints

Referral	08/28/2013	Closed with explanation	Yes
Web	10/16/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with explanation	Yes
Phone	09/11/2013	Closed with explanation	Yes
Postal mail	09/11/2013	Closed with explanation	Yes
Web	10/15/2013	Closed	Yes
Phone	09/10/2013	Closed with non-monetary relief	Yes
Postal mail	09/10/2013	Closed with explanation	Yes
Postal mail	08/28/2013	Closed	Yes
Postal mail	09/10/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with explanation	Yes
Postal mail	10/09/2013	Closed with explanation	Yes
Web	09/20/2013	Closed with non-monetary relief	Yes
Web	09/04/2013	Closed with non-monetary relief	Yes
Web	11/07/2013	Closed with explanation	Yes
Web	09/05/2013	Closed with explanation	Yes
Web	09/20/2013	Closed with non-monetary relief	Yes
Web	10/15/2013	Closed with non-monetary relief	Yes
Referral	09/18/2013	Closed with explanation	Yes
Web	08/28/2013	Closed with non-monetary relief	Yes

Consumer Complaints

No	505841
No	557639
Yes	529191
No	529193
No	521295
Yes	521597
No	558498
No	521601
No	521605
No	501553
No	520972
No	529199
No	501636
No	537713
No	514760
No	512498
No	514765
No	536194
No	558517
No	529547
No	505900

Consumer Complaints

09/20/2013	Bank account or service	(CD) Certificate of deposit
08/27/2013	Credit card	
09/16/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/16/2013	Mortgage	Reverse mortgage
10/14/2013	Mortgage	Conventional fixed mortgage
10/14/2013	Bank account or service	Savings account
10/14/2013	Debt collection	Credit card
09/16/2013	Bank account or service	Checking account
09/25/2013	Mortgage	Conventional fixed mortgage
08/27/2013	Mortgage	Conventional fixed mortgage
09/16/2013	Mortgage	Other mortgage
09/10/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/04/2013	Mortgage	Conventional fixed mortgage
09/04/2013	Mortgage	Home equity loan or line of credit
10/14/2013	Mortgage	Conventional fixed mortgage
10/14/2013	Mortgage	FHA mortgage
09/10/2013	Money transfers	International money transfer
09/04/2013	Student loan	Non-federal student loan
10/14/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/20/2013	Debt collection	Credit card
09/04/2013	Mortgage	Home equity loan or line of credit

Consumer Complaints

Account opening, closing, or management

Billing disputes

Cont'd attempts collect debt not owed

Debt is not mine

Loan servicing, payments, escrow account

Loan modification, collection, foreclosure

Deposits and withdrawals

False statements or representation

Impersonated an attorney or official

Account opening, closing, or management

Loan modification, collection, foreclosure

Application, originator, mortgage broker

Loan modification, collection, foreclosure

Disclosure verification of debt

Not given enough info to verify debt

Loan servicing, payments, escrow account

Loan servicing, payments, escrow account

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Money was not available when promised

Problems when you are unable to pay

Problems when you are unable to pay

Improper contact or sharing of info

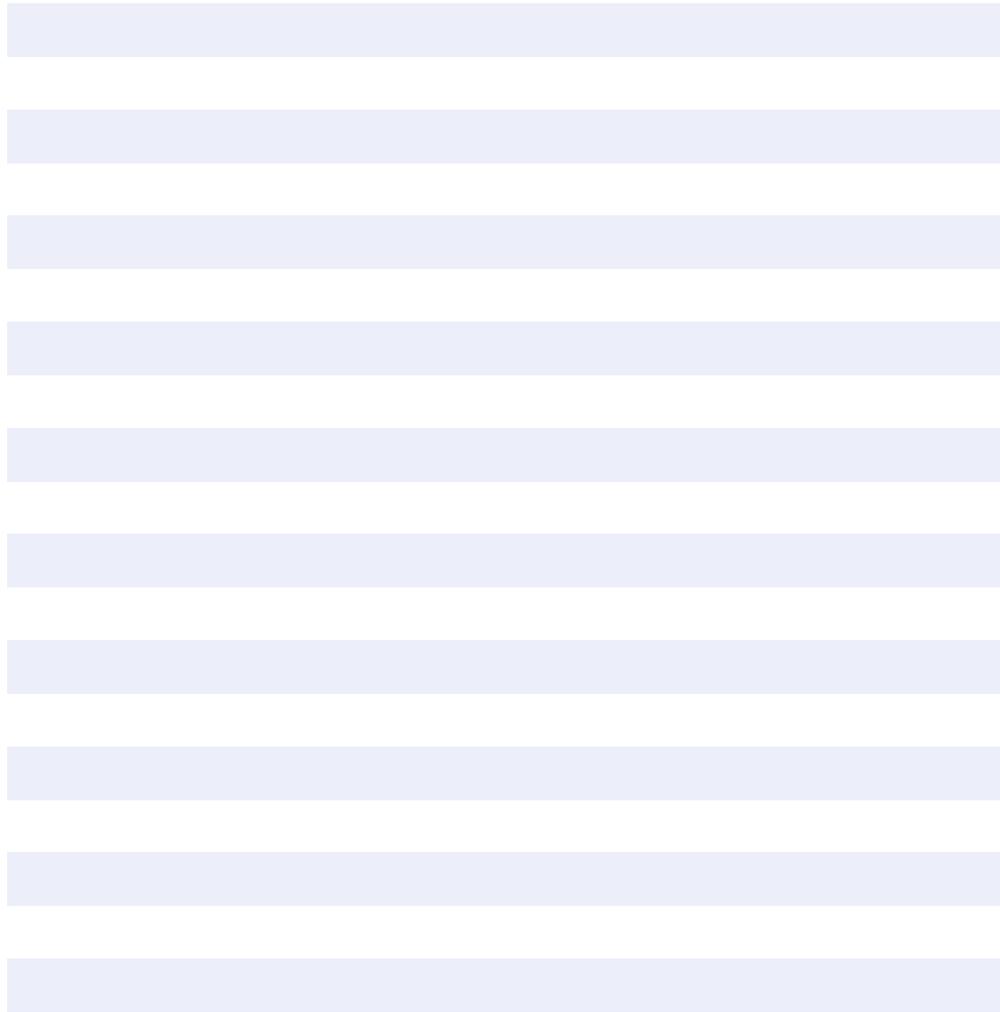
Contacted me after I asked not to

Cont'd attempts collect debt not owed

Debt was paid

Loan modification, collection, foreclosure

Consumer Complaints



Consumer Complaints



Consumer Complaints

Fifth Third Financial Corporation	NC	28092		N/A
Bank of America	CO	80030		N/A
Credit Bureau of Napa	KY	42718		N/A
Nationstar Mortgage	MD	20677	Servicemember	N/A
SunTrust Banks, Inc.	NC	27712	Older American	N/A
BMO Harris	IL	60544	Older American	N/A
D&A Services, LLC	MS	39211		N/A
Wells Fargo & Company	CA	94507		N/A
Bank of America	CA	92026		N/A
Bank of America	NY	11570		N/A
JPMorgan Chase & Co.	FL	34984		N/A
Ad Astra Recovery Services Inc	TX	75002		N/A
Ocwen	PA	19086		N/A
Loan Care	CA	94542		N/A
Wells Fargo & Company	CA	92240		N/A
SunTrust Banks, Inc.	MD	21740		N/A
TD Bank US Holding Company				N/A
AES/PHEAA	OH	45144		N/A
Allied Interstate LLC	CA	96003		N/A
Encore Capital Group	TN	37771		N/A
Bank of America	IL	60463		N/A

Consumer Complaints

Postal mail	09/23/2013	Closed with explanation	Yes
Phone	08/28/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with explanation	Yes
Web	10/15/2013	Closed with explanation	Yes
Web	10/15/2013	Closed with monetary relief	Yes
Web	10/15/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with explanation	Yes
Web	10/02/2013	Closed with explanation	Yes
Web	08/28/2013	Closed with monetary relief	Yes
Referral	09/18/2013	Closed with explanation	Yes
Postal mail	09/10/2013	Closed with explanation	Yes
Web	09/05/2013	Closed with explanation	Yes
Web	09/05/2013	Closed with explanation	Yes
Web	10/16/2013	Closed with explanation	Yes
Web	10/15/2013	Closed with explanation	Yes
Web	09/10/2013	Closed with explanation	Yes
Web	09/05/2013	Closed with explanation	Yes
Web	10/15/2013	Closed with non-monetary relief	Yes
Web	09/20/2013	Closed with explanation	Yes
Web	09/05/2013	Closed with explanation	Yes

Consumer Complaints

Yes	536202
Yes	505876
No	529220
No	529221
No	558524
No	557631
No	558525
No	529222
No	543227
Yes	505741
Yes	529552
No	521631
Yes	514786
No	514787
No	558649
No	558529
Yes	521653
Yes	511862
No	558535
No	537711
No	514796

Consumer Complaints

09/04/2013	Mortgage	FHA mortgage
09/10/2013	Student loan	Non-federal student loan
09/16/2013	Mortgage	Conventional fixed mortgage
09/16/2013	Mortgage	Other mortgage
10/14/2013	Credit card	
10/14/2013	Mortgage	FHA mortgage
10/14/2013	Mortgage	Conventional fixed mortgage
10/14/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/26/2013	Mortgage	Conventional fixed mortgage
10/14/2013	Debt collection	Credit card
09/16/2013	Mortgage	Other mortgage
09/10/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/26/2013	Debt collection	I do not know
09/26/2013	Consumer Loan	Vehicle loan
09/26/2013	Credit card	
09/20/2013	Credit card	
09/16/2013	Mortgage	Other mortgage
09/05/2013	Mortgage	FHA mortgage
09/05/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/16/2013	Mortgage	Conventional fixed mortgage
09/16/2013	Mortgage	Other mortgage

Consumer Complaints

Loan modification,collection,foreclosure

Repaying your loan

Repaying your loan

Loan servicing, payments, escrow account

Loan modification,collection,foreclosure

Rewards

Loan servicing, payments, escrow account

Settlement process and costs

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Taking/threatening an illegal action

Threatened to sue on too old debt

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Improper contact or sharing of info

Talked to a third party about my debt

Problems when you are unable to pay

Credit line increase/decrease

Billing disputes

Loan modification,collection,foreclosure

Loan servicing, payments, escrow account

Communication tactics

Frequent or repeated calls

Loan modification,collection,foreclosure

Loan servicing, payments, escrow account

Consumer Complaints



Consumer Complaints



Consumer Complaints

Nationstar Mortgage	OR	97504	N/A
AES/PHEAA	NJ	07461	N/A
PennyMac Loan Services, LLC	WV	25404	N/A
JPMorgan Chase & Co.	CA	90305	N/A
Capital One	CA	91324	N/A
Bank of America	MO	63368	N/A
Wells Fargo & Company	NY	10708	N/A
Citibank	NY	10605	N/A
Bank of America	NC	27906	N/A
Hunter Warfield, Inc.	MO	64804	N/A
Bank of America	IN	46126	N/A
SunTrust Banks, Inc.	MD	20850	N/A
United Check Recovery, LLC	VA	24202	N/A
OneMain Financial Holdings, LLC	GA	30092	N/A
Amex	AK	99567	N/A
Capital One	WI	53218	N/A
Nationstar Mortgage	MD	20906	N/A
JPMorgan Chase & Co.	WA	98087	N/A
DFC Global Corp	OH	44706	N/A
Prudent Law Group	FL	33762	N/A
Nationwide Advantage Mortgage Company	NY	11209	N/A

Consumer Complaints

Web	09/05/2013	Closed with explanation	Yes
Phone	10/07/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with explanation	Yes
Referral	09/18/2013	Closed with explanation	Yes
Web	10/14/2013	Closed with explanation	Yes
Web	10/15/2013	Closed with explanation	Yes
Web	10/15/2013	Closed with explanation	Yes
Web	10/15/2013	Closed with explanation	Yes
Web	09/26/2013	Closed with non-monetary relief	Yes
Web	10/14/2013	Closed	Yes
Referral	09/18/2013	Closed with explanation	Yes
Web	09/10/2013	Closed with explanation	Yes
Web	10/17/2013	Closed with explanation	Yes
Web	09/26/2013	Closed with explanation	Yes
Web	09/25/2013	Closed with explanation	Yes
Referral	09/20/2013	Closed with monetary relief	Yes
Referral	09/18/2013	Closed with explanation	Yes
Web	09/06/2013	Closed with explanation	Yes
Phone	10/01/2013	Closed with non-monetary relief	Yes
Web	11/04/2013	Untimely response	No
Referral	03/31/2014	Closed with monetary relief	Yes

Consumer Complaints

No	514797
No	521651
No	529642
No	529556
No	558537
No	558540
No	558542
No	558543
Yes	543243
No	558545
No	529558
Yes	521336
No	543250
Yes	543180
Yes	543252
No	536239
Yes	529560
No	515466
No	515412
	529255
No	529564

Consumer Complaints

09/10/2013	Student loan	Non-federal student loan
09/05/2013	Credit reporting	
09/05/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/05/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/20/2013	Mortgage	Conventional fixed mortgage
09/20/2013	Mortgage	Other mortgage
09/16/2013	Credit reporting	
09/16/2013	Debt collection	Credit card
09/16/2013	Bank account or service	Checking account
09/05/2013	Mortgage	Other mortgage
09/26/2013	Credit card	
09/10/2013	Credit card	
10/14/2013	Debt collection	I do not know
09/16/2013	Mortgage	Conventional fixed mortgage
09/16/2013	Bank account or service	Other bank product/service
09/20/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/26/2013	Consumer Loan	Vehicle loan
10/14/2013	Credit reporting	
09/10/2013	Credit reporting	
09/05/2013	Mortgage	VA mortgage
09/26/2013	Debt collection	I do not know

Consumer Complaints

Repaying your loan	Repaying your loan
Incorrect information on credit report	Account terms
Cont'd attempts collect debt not owed	Debt is not mine
Cont'd attempts collect debt not owed	Debt was discharged in bankruptcy
Loan servicing, payments, escrow account	
Loan modification, collection, foreclosure	
Incorrect information on credit report	Information is not mine
Cont'd attempts collect debt not owed	Debt was paid
Account opening, closing, or management	
Settlement process and costs	
Late fee	
Billing statement	
Cont'd attempts collect debt not owed	Debt is not mine
Loan modification, collection, foreclosure	
Account opening, closing, or management	
Taking/threatening an illegal action	Threatened arrest/jail if do not pay
Managing the loan or lease	
Incorrect information on credit report	Account status
Improper use of my credit report	Report improperly shared by CRC
Loan modification, collection, foreclosure	
Cont'd attempts collect debt not owed	Debt is not mine

Consumer Complaints



Consumer Complaints



Consumer Complaints

Navient Solutions, Inc.	SC	29082		N/A
Equifax	FL	33569		N/A
Pinnacle Recovery, Inc.	MA	01937	Older American	N/A
Legal Recovery Law Offices, Inc	TX	75068	Servicemember	N/A
JPMorgan Chase & Co.	MD	21043		N/A
Ditech Financial LLC	IL	60534		N/A
Equifax	CA	95377		N/A
Citibank	MN	55406		N/A
TD Bank US Holding Company	AL	36111		N/A
Ocwen	AR	72904		N/A
Bank of America	VA	23238	Older American	N/A
Bank of America	NE	68114		N/A
Focus Holding Company	VA	22201		N/A
Ditech Financial LLC	FL	33178		N/A
Immediate Credit Recovery				N/A
CashCall, Inc.	NY	11944		N/A
Santander Consumer USA Holdings Inc	TX	78732		N/A
Capital One	AZ	85251		N/A
Genesis Lending	OH	43613		N/A
Wells Fargo & Company	FL	33569	Servicemember	N/A
Allied Interstate LLC	HI	96819		N/A

Consumer Complaints

Web	09/11/2013	Closed with explanation	Yes
Web	09/06/2013	Closed with explanation	Yes
Web	09/05/2013	Closed with explanation	Yes
Web	09/04/2013	Closed with explanation	Yes
Web	09/20/2013	Closed with explanation	Yes
Postal mail	09/20/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with non-monetary relief	Yes
Postal mail	09/17/2013	Closed with monetary relief	Yes
Phone	09/17/2013	Closed with explanation	Yes
Web	09/05/2013	Closed with explanation	Yes
Web	09/26/2013	Closed with explanation	Yes
Web	09/14/2013	Closed with explanation	Yes
Web	10/14/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with explanation	Yes
Referral	09/19/2013	Closed with explanation	Yes
Phone	09/20/2013	Closed with explanation	Yes
Web	09/26/2013	Closed with explanation	Yes
Web	10/16/2013	Closed with non-monetary relief	Yes
Web	09/11/2013	Closed with explanation	Yes
Web	09/05/2013	Closed with explanation	Yes
Web	09/25/2013	Closed with non-monetary relief	Yes

Consumer Complaints

Yes	521668
No	515474
No	514984
No	515475
No	536250
No	536254
No	529258
No	529218
No	529267
Yes	515477
No	543257
No	521675
No	558595
Yes	529268
No	529566
No	536258
No	543259
No	558565
No	521684
Yes	515425
No	543262

Consumer Complaints

09/20/2013	Credit reporting	
09/26/2013	Credit card	
10/14/2013	Mortgage	Conventional fixed mortgage
10/14/2013	Credit card	
09/05/2013	Credit reporting	
09/05/2013	Debt collection	Credit card
09/05/2013	Debt collection	I do not know
09/26/2013	Bank account or service	Checking account
09/16/2013	Mortgage	Other mortgage
09/05/2013	Credit reporting	
09/05/2013	Mortgage	Conventional fixed mortgage
10/15/2013	Mortgage	FHA mortgage
08/27/2013	Mortgage	Conventional fixed mortgage
09/16/2013	Mortgage	Conventional fixed mortgage
09/26/2013	Mortgage	Conventional adjustable mortgage (ARM)
10/15/2013	Credit reporting	
09/10/2013	Credit card	
09/05/2013	Credit reporting	
09/26/2013	Mortgage	Conventional fixed mortgage
09/26/2013	Credit reporting	
09/16/2013	Bank account or service	Savings account

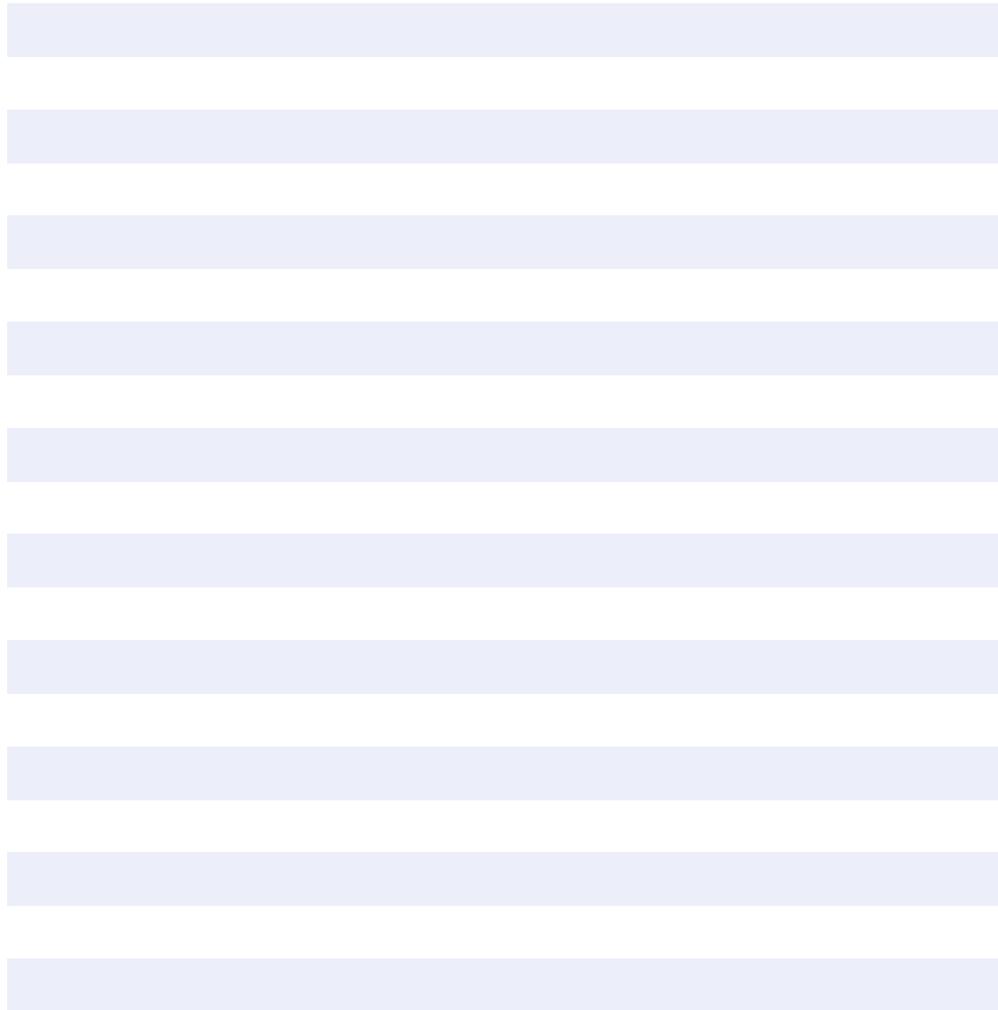
Consumer Complaints

Incorrect information on credit report	Account status
Other	
Loan servicing, payments, escrow account	
Credit determination	
Credit reporting company's investigation	Investigation took too long
False statements or representation	Attempted to collect wrong amount
Improper contact or sharing of info	Contacted me after I asked not to
Using a debit or ATM card	
Loan modification, collection, foreclosure	
Incorrect information on credit report	Public record
Loan servicing, payments, escrow account	
Settlement process and costs	
Loan modification, collection, foreclosure	
Loan servicing, payments, escrow account	
Loan servicing, payments, escrow account	
Credit reporting company's investigation	Problem with statement of dispute
APR or interest rate	
Incorrect information on credit report	Account terms
Loan servicing, payments, escrow account	
Incorrect information on credit report	Information is not mine
Account opening, closing, or management	

Consumer Complaints



Consumer Complaints



Consumer Complaints

Equifax	TX	76049		N/A
JPMorgan Chase & Co.	CA	93675		N/A
Nationstar Mortgage	CA	91342		N/A
Synchrony Financial	IN	46062		N/A
Experian	FL	33545		N/A
JPMorgan Chase & Co.	TX	75189		N/A
Navient Solutions, Inc.	KS	67505		N/A
JPMorgan Chase & Co.	CA	91364		N/A
Citibank	DE	19720		N/A
Experian	FL	33545		N/A
PNC Bank N.A.	MI	48360		N/A
Hanna Holdings Inc.	PA	16505		N/A
JPMorgan Chase & Co.	RI	02921		N/A
Ocwen	TX	76087		N/A
Bank of America	MA	02081		N/A
Experian	MD	20853		N/A
Citibank	DE	19802	Older American	N/A
Equifax	CA	91101		N/A
Nationstar Mortgage	AZ	85142		N/A
Experian	CO	80424		N/A
PNC Bank N.A.	OH	44117		N/A

Consumer Complaints

Postal mail	10/22/2013	Closed with explanation	Yes
Web	10/07/2013	Closed with explanation	Yes
Web	10/15/2013	Closed with explanation	Yes
Web	10/14/2013	Closed with explanation	Yes
Web	09/05/2013	Closed with explanation	Yes
Web	09/04/2013	Closed with explanation	Yes
Web	09/05/2013	Closed with explanation	Yes
Web	09/26/2013	Closed with explanation	Yes
Referral	09/18/2013	Closed with explanation	Yes
Web	09/05/2013	Closed with explanation	Yes
Web	09/05/2013	Closed with explanation	Yes
Web	10/15/2013	Closed with monetary relief	Yes
Phone	08/29/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with explanation	Yes
Web	09/26/2013	Closed with explanation	Yes
Web	10/15/2013	Closed with non-monetary relief	Yes
Web	09/14/2013	Closed with explanation	Yes
Web	09/05/2013	Closed with non-monetary relief	Yes
Web	09/27/2013	Closed with explanation	Yes
Web	09/25/2013	Closed with non-monetary relief	Yes
Phone	09/18/2013	Closed with monetary relief	Yes

Consumer Complaints

No	535672
Yes	544948
No	558570
No	558572
No	515139
No	515492
No	515494
Yes	543267
No	529573
Yes	515140
No	515496
No	558955
Yes	505964
No	529284
No	543279
No	558959
No	521635
No	515516
No	543283
No	543199
No	529290

Consumer Complaints

09/16/2013	Mortgage	Conventional fixed mortgage
09/10/2013	Mortgage	Other mortgage
09/05/2013	Credit card	
09/05/2013	Mortgage	Other mortgage
10/15/2013	Student loan	Non-federal student loan
09/05/2013	Mortgage	VA mortgage
09/26/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/10/2013	Bank account or service	Savings account
08/27/2013	Bank account or service	Checking account
10/15/2013	Credit card	
09/05/2013	Mortgage	Conventional fixed mortgage
09/26/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/20/2013	Bank account or service	Checking account
09/16/2013	Credit reporting	
09/10/2013	Bank account or service	Checking account
10/15/2013	Student loan	Non-federal student loan
10/15/2013	Credit reporting	
08/27/2013	Student loan	Non-federal student loan
09/26/2013	Debt collection	Credit card
09/16/2013	Consumer Loan	Vehicle loan

Consumer Complaints

Loan modification,collection,foreclosure

Loan modification,collection,foreclosure

Identity theft / Fraud / Embezzlement

Settlement process and costs

Problems when you are unable to pay

Problems when you are unable to pay

Settlement process and costs

Loan modification,collection,foreclosure

Deposits and withdrawals

Deposits and withdrawals

Rewards

Loan modification,collection,foreclosure

Cont'd attempts collect debt not owed

Debt is not mine

Using a debit or ATM card

Unable to get credit report/credit score

Problem getting report or credit score

Using a debit or ATM card

Problems when you are unable to pay

Problems when you are unable to pay

Incorrect information on credit report

Information is not mine

Problems when you are unable to pay

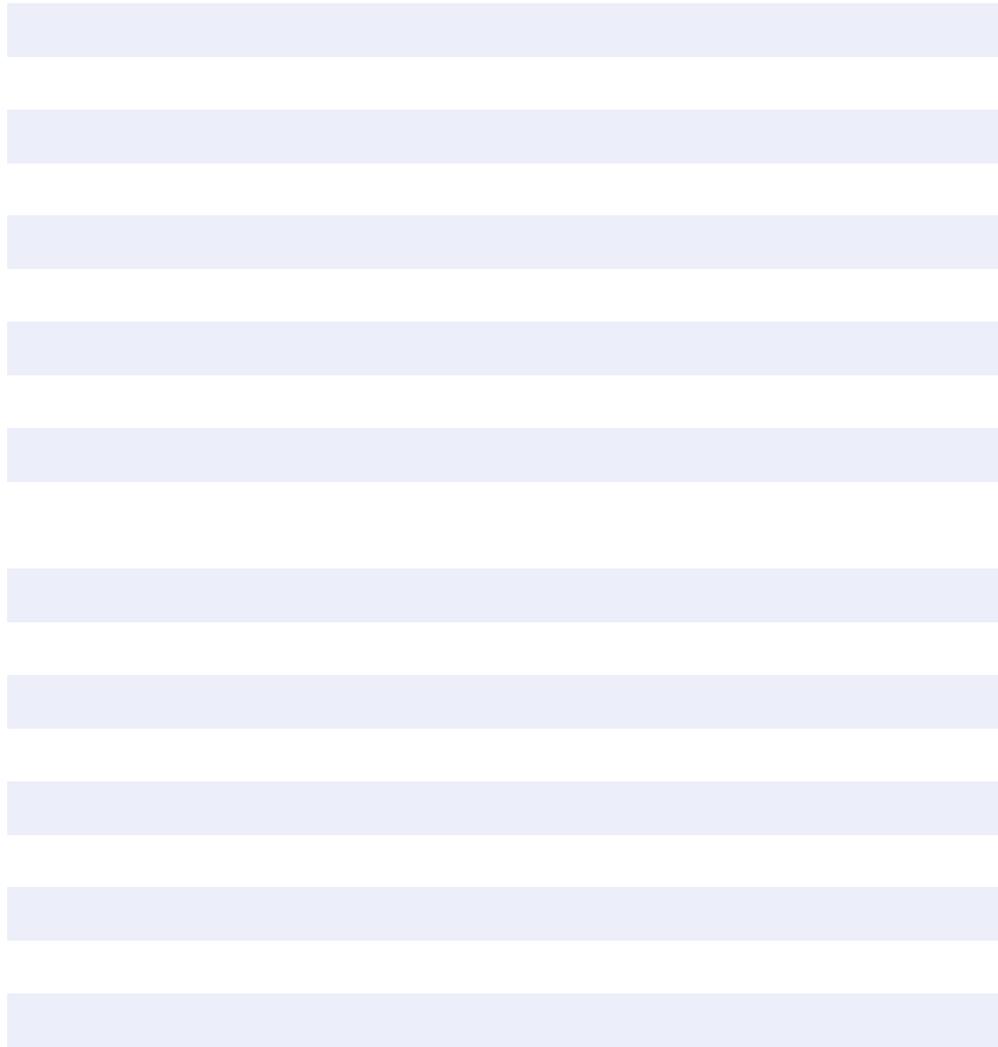
Problems when you are unable to pay

Cont'd attempts collect debt not owed

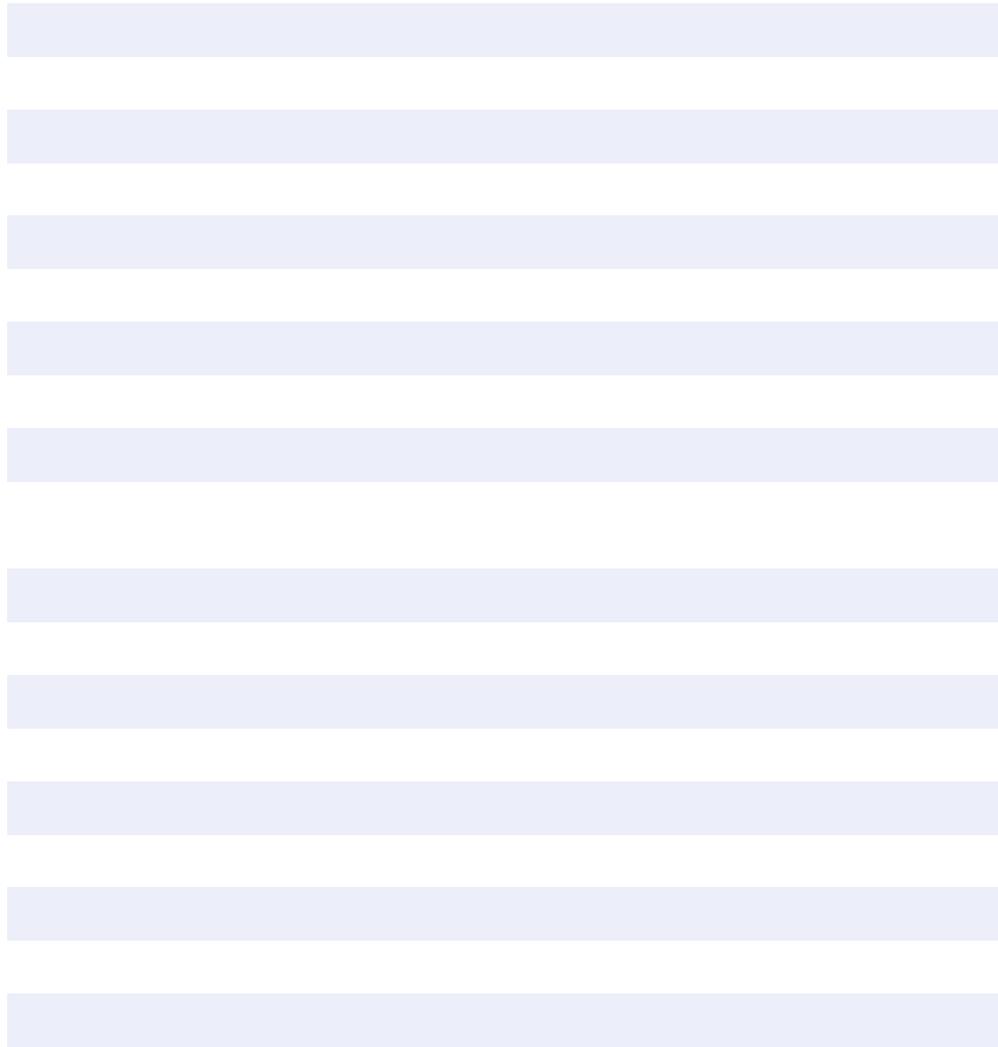
Debt was paid

Managing the loan or lease

Consumer Complaints



Consumer Complaints



Consumer Complaints

Bank of America	PA	15143		N/A
Santander Bank US	MA	01915		N/A
Synchrony Financial	CA	94577	Older American	N/A
Wells Fargo & Company	CA	90272		N/A
Navient Solutions, Inc.	AZ	85712		N/A
Wells Fargo & Company	TX	77477	Servicemember	N/A
Bank of America	CA	94403		N/A
Wells Fargo & Company	CA	90815		N/A
Citizens Financial Group, Inc.	IL	60076		N/A
Wells Fargo & Company	CA	92101		N/A
Nationstar Mortgage	FL	33472	Older American, Servicemember	N/A
PNC Bank N.A.	OH	45223	Older American	N/A
JPMorgan Chase & Co.	OH	43110		N/A
Experian	WA	98926		N/A
JPMorgan Chase & Co.	CA	91367		N/A
Navient Solutions, Inc.	NM	87181		N/A
TransUnion Intermediate Holdings, Inc.	NY	11357		N/A
Discover	NJ	07652		N/A
Capital One	IN	46254		N/A
Regions Financial Corporation	CA	92675		N/A

Consumer Complaints

Web	09/17/2013	Closed with non-monetary relief	Yes
Referral	09/10/2013	Closed with monetary relief	Yes
Web	09/06/2013	Closed with monetary relief	Yes
Web	09/26/2013	Closed with explanation	Yes
Web	10/15/2013	Closed with explanation	Yes
Referral	09/05/2013	Closed with explanation	Yes
Web	09/26/2013	Closed with explanation	Yes
Postal mail	09/10/2013	Closed with explanation	Yes
Phone	10/11/2013	Closed with monetary relief	Yes
Web	10/14/2013	Closed with monetary relief	Yes
Web	09/05/2013	Closed with explanation	Yes
Web	09/26/2013	Closed with non-monetary relief	Yes
Web	09/23/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with non-monetary relief	Yes
Web	09/10/2013	Closed with explanation	Yes
Web	10/16/2013	Closed with explanation	Yes
Web	10/16/2013	Closed with non-monetary relief	Yes
Referral	09/11/2013	Closed with explanation	Yes
Web	09/26/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with non-monetary relief	Yes

Consumer Complaints

No	529292
Yes	521712
Yes	515355
Yes	516836
No	558972
No	515673
No	544531
No	521719
No	505989
No	558978
No	515035
No	543290
No	536316
No	529301
Yes	521723
No	558981
Yes	558908
No	501729
No	543303
No	529313

Consumer Complaints

10/15/2013	Debt collection	Auto
09/26/2013	Bank account or service	Checking account
09/05/2013	Mortgage	Other mortgage
10/15/2013	Mortgage	Other mortgage
09/16/2013	Debt collection	I do not know
09/05/2013	Bank account or service	Checking account
09/05/2013	Bank account or service	Checking account
09/16/2013	Consumer Loan	Vehicle loan
09/26/2013	Mortgage	Other mortgage
09/05/2013	Bank account or service	Checking account
09/05/2013	Mortgage	Other mortgage
09/05/2013	Credit reporting	
09/05/2013	Bank account or service	Checking account
09/05/2013	Bank account or service	Checking account
09/05/2013	Mortgage	VA mortgage
09/26/2013	Mortgage	Conventional fixed mortgage
09/10/2013	Credit reporting	
09/10/2013	Mortgage	Conventional fixed mortgage
09/20/2013	Debt collection	I do not know
09/26/2013	Bank account or service	Checking account
09/26/2013	Bank account or service	Checking account

Consumer Complaints

Cont'd attempts collect debt not owed

Debt was paid

Using a debit or ATM card

Loan servicing, payments, escrow account

Loan modification, collection, foreclosure

Improper contact or sharing of info

Talked to a third party about my debt

Deposits and withdrawals

Deposits and withdrawals

Taking out the loan or lease

Loan servicing, payments, escrow account

Account opening, closing, or management

Loan servicing, payments, escrow account

Credit monitoring or identity protection

Problem with fraud alerts

Problems caused by my funds being low

Account opening, closing, or management

Application, originator, mortgage broker

Loan modification, collection, foreclosure

Improper use of my credit report

Received marketing offer after opted out

Loan servicing, payments, escrow account

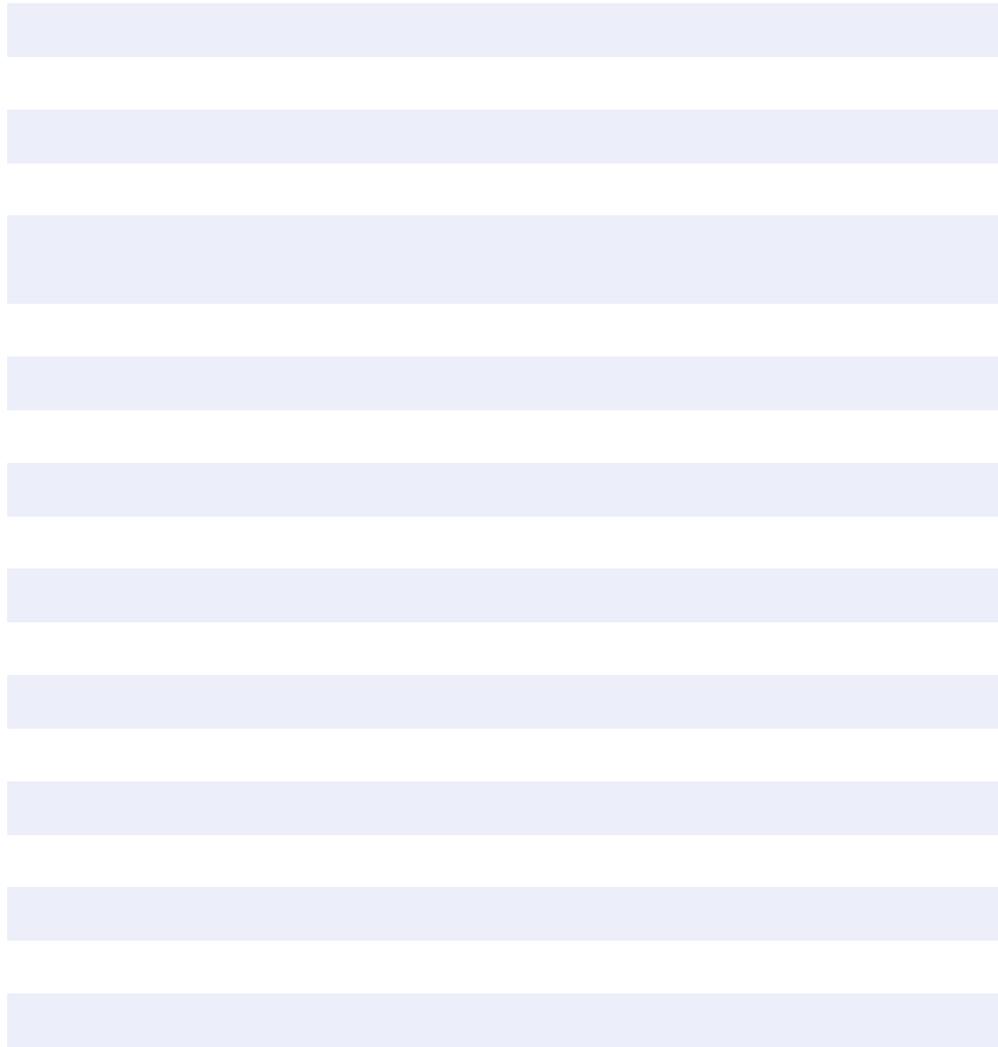
Communication tactics

Frequent or repeated calls

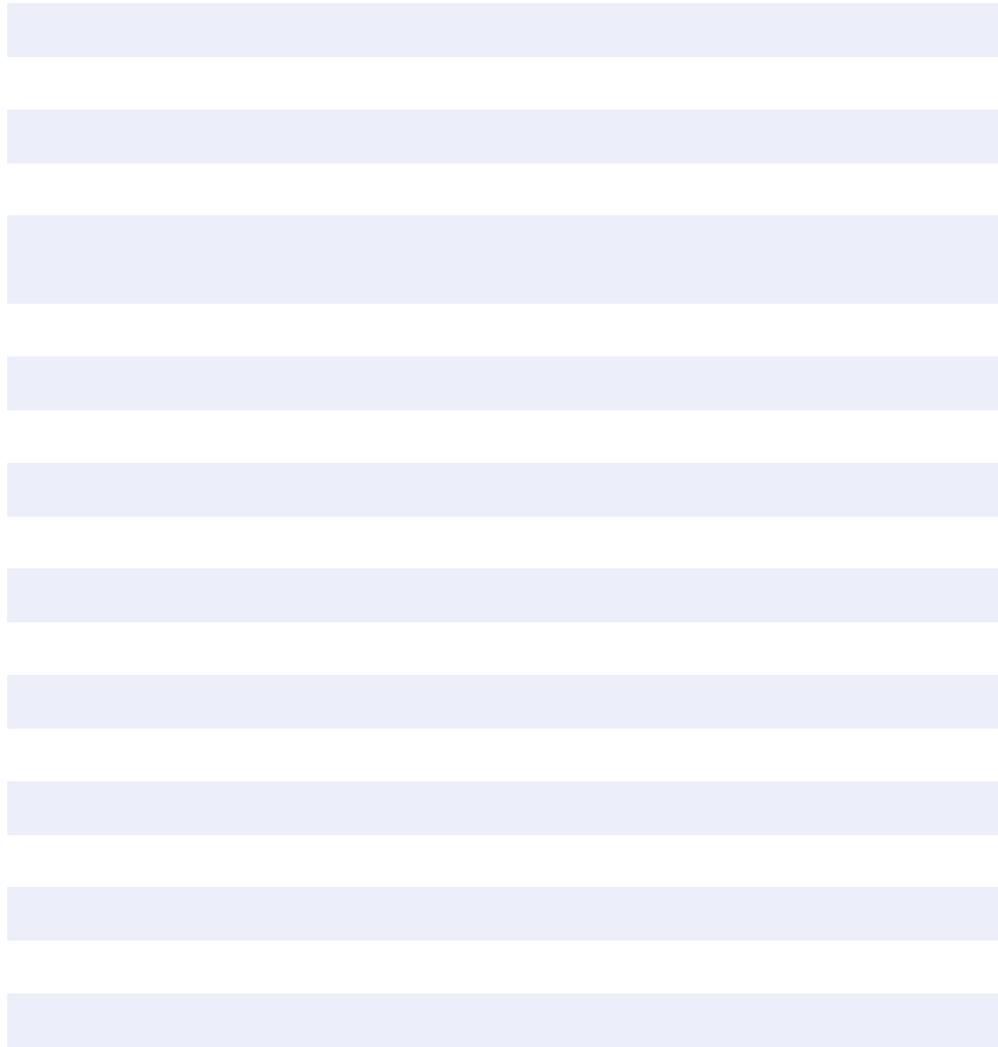
Problems caused by my funds being low

Deposits and withdrawals

Consumer Complaints



Consumer Complaints



Consumer Complaints

California Recovery Bureau, Inc.	MO	65583	Servicemember	N/A
Wells Fargo & Company	FL	33029		N/A
Nationstar Mortgage	LA	70127		N/A
Bank of America				N/A
Allied Interstate LLC	TX	78351		N/A
Wells Fargo & Company	OR	97524		N/A
Wells Fargo & Company	PA	19148	Older American, Servicemember	N/A
JPMorgan Chase & Co.	PA	19350		N/A
Nationstar Mortgage	AZ	85051		N/A
Ally Financial Inc.	OH	43342		N/A
M&T Bank Corporation	OH	44272		N/A
Equifax	NC	28540		N/A
Bank of the West	NM	87109		N/A
JPMorgan Chase & Co.	OK	73110		N/A
Wells Fargo & Company	MD	21703	Servicemember	N/A
Bank of America	IL	60171		N/A
TransUnion Intermediate Holdings, Inc.	TX	78232		N/A
Ditech Financial LLC	GA	30824		N/A
The CBE Group, Inc.	CA	95926	Older American	N/A
Wells Fargo & Company	GA	30549		N/A
BMO Harris	WI	53207		N/A

Consumer Complaints

Web	10/15/2013	Closed with explanation	Yes
Web	09/26/2013	Closed with explanation	Yes
Referral	09/05/2013	Closed with explanation	Yes
Postal mail	10/15/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with non-monetary relief	Yes
Referral	09/05/2013	Closed with explanation	Yes
Postal mail	09/05/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with explanation	Yes
Referral	09/27/2013	Closed with explanation	Yes
Referral	09/05/2013	Closed with explanation	Yes
Referral	09/05/2013	Closed with non-monetary relief	Yes
Postal mail	10/16/2013	Closed with explanation	Yes
Referral	09/05/2013	Closed with monetary relief	Yes
Referral	09/06/2013	Closed with monetary relief	Yes
Web	09/05/2013	Closed with explanation	Yes
Referral	10/16/2013	Closed with explanation	Yes
Web	09/14/2013	Closed with explanation	Yes
Web	09/11/2013	Closed with explanation	Yes
Web	09/20/2013	Closed with explanation	Yes
Web	09/26/2013	Closed with monetary relief	Yes
Referral	10/03/2013	Closed with explanation	Yes

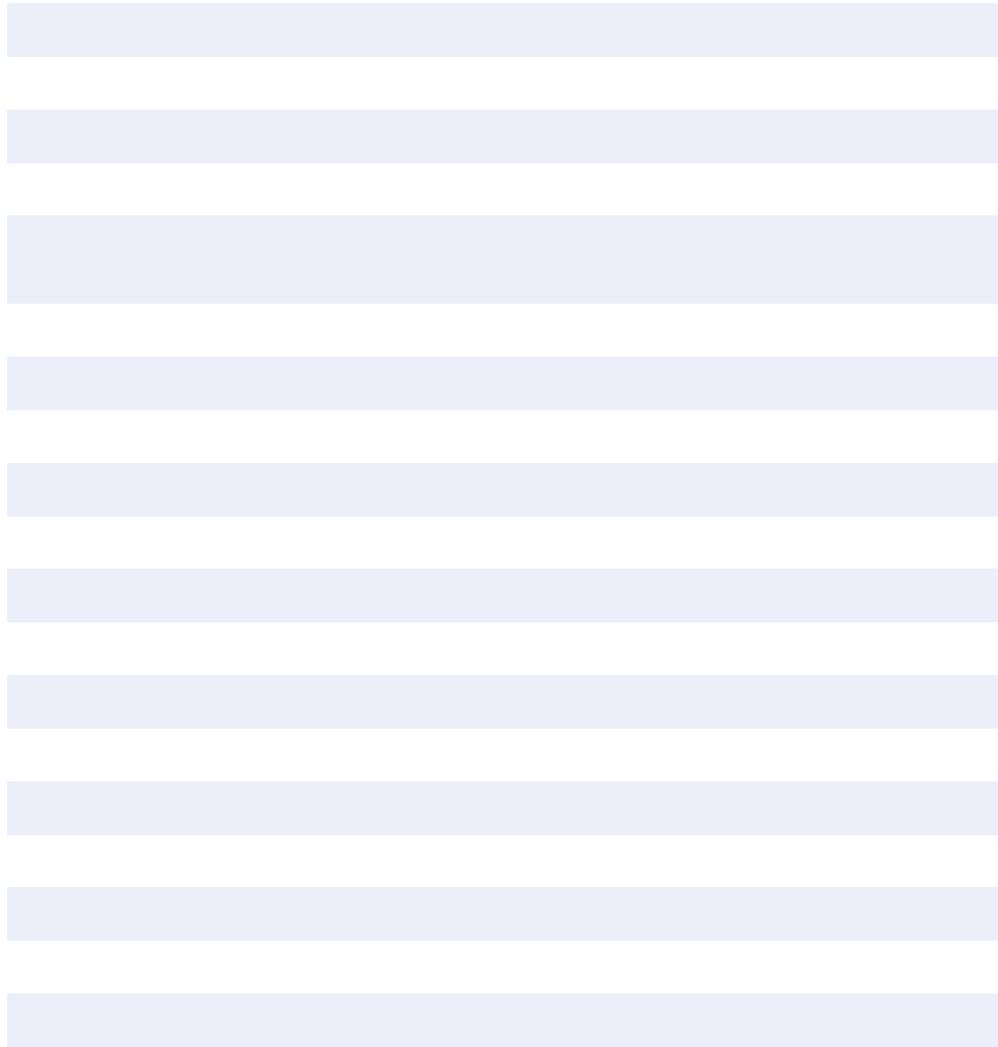
Consumer Complaints

No	559639
No	544862
No	515594
No	559603
No	529320
No	515563
Yes	515036
Yes	529182
Yes	544486
No	515893
No	515668
No	515535
No	515664
No	515670
No	515536
No	544490
No	521662
Yes	521756
Yes	536322
No	543313
Yes	544873

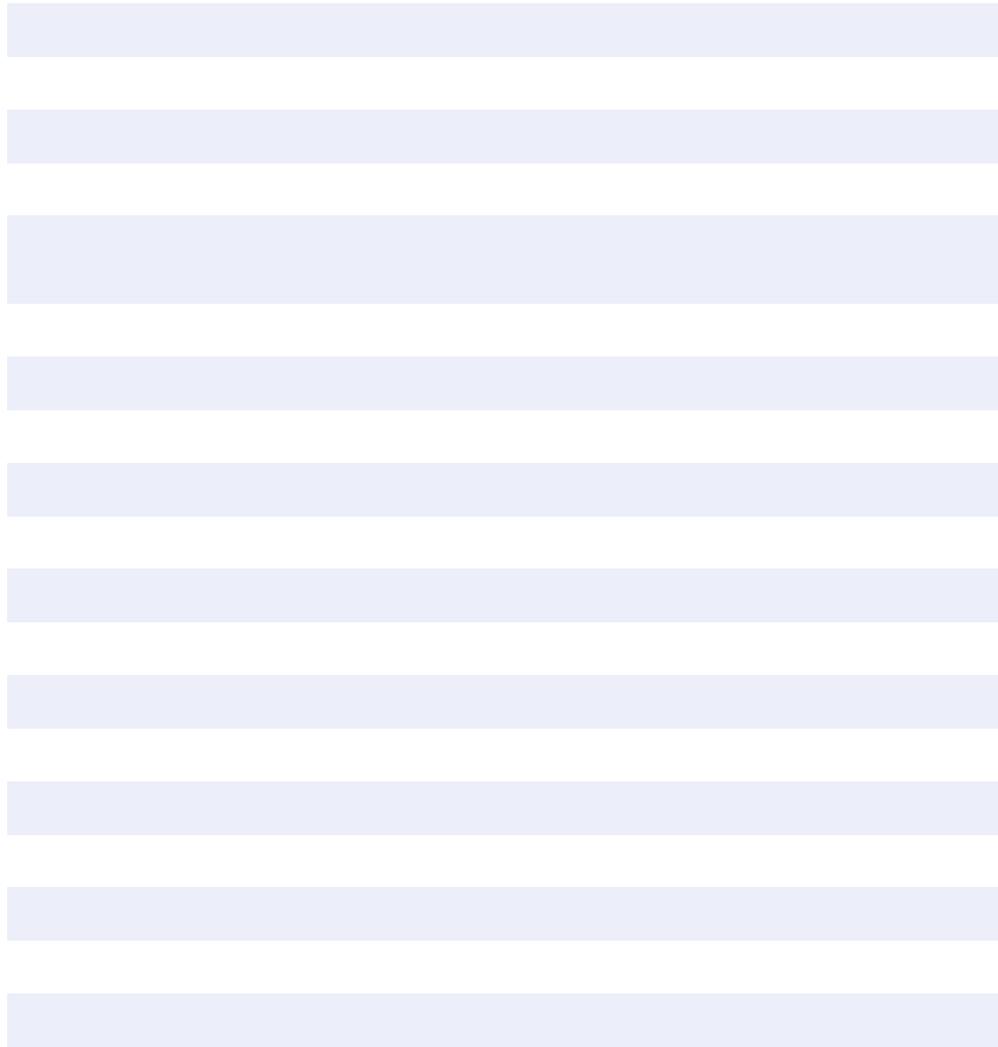
Consumer Complaints

09/16/2013	Credit card	
09/05/2013	Mortgage	Other mortgage
09/26/2013	Credit card	
09/05/2013	Debt collection	Medical
10/15/2013	Mortgage	Home equity loan or line of credit
09/05/2013	Mortgage	Other mortgage
09/16/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/28/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/28/2013	Mortgage	Conventional fixed mortgage
09/20/2013	Credit reporting	
09/10/2013	Bank account or service	Checking account
09/26/2013	Mortgage	Other mortgage
10/15/2013	Credit reporting	
09/20/2013	Debt collection	Credit card
09/16/2013	Money transfers	Domestic (US) money transfer
09/26/2013	Credit reporting	
09/10/2013	Credit reporting	
09/10/2013	Bank account or service	Checking account
09/16/2013	Mortgage	Conventional adjustable mortgage (ARM)
08/28/2013	Credit reporting	
08/28/2013	Credit reporting	

Consumer Complaints



Consumer Complaints



Consumer Complaints

Wells Fargo & Company	VA	23602		N/A
Bank of America	AL	35905		N/A
Discover	ID	83816		N/A
Mnet Financial Inc	TX	77375		N/A
FirstBank of Puerto Rico				N/A
JPMorgan Chase & Co.	FL	34120		N/A
Advance America, Cash Advance Centers, Inc.	NV	89104	Older American, Servicemember	N/A
Ocwen	CA	92131		N/A
Bank of America	OH	43232		N/A
Equifax	TX	76110		N/A
Regions Financial Corporation	SC	29210		N/A
Ocwen	FL	33569		N/A
Experian	MI	48911		N/A
Bank of America	TX	77630		N/A
EZCORP, Inc.	CA	91915		N/A
Equifax	MN	55814	Older American	N/A
Equifax	CA	95060		N/A
Regions Financial Corporation	FL	33511		N/A
Bank of America	NJ	07407		N/A
Equifax	TX	76109		N/A
TransUnion Intermediate Holdings, Inc.	TX	76008		N/A

Consumer Complaints

Phone	09/17/2013	Closed with explanation	Yes
Postal mail	09/05/2013	Closed with explanation	Yes
Referral	09/26/2013	Closed with explanation	Yes
Web	09/05/2013	Closed	Yes
Postal mail	12/18/2013	Closed with non-monetary relief	Yes
Referral	09/05/2013	Closed with explanation	Yes
Phone	09/17/2013	Closed with non-monetary relief	Yes
Web	08/29/2013	Closed with explanation	Yes
Phone	10/24/2013	Closed with explanation	Yes
Web	09/20/2013	Closed with explanation	Yes
Referral	09/10/2013	Closed with monetary relief	Yes
Fax	09/26/2013	Closed with explanation	Yes
Web	10/16/2013	Closed with non-monetary relief	Yes
Phone	09/23/2013	Closed with explanation	Yes
Web	10/16/2013	Closed	Yes
Referral	10/15/2013	Closed with explanation	Yes
Web	09/14/2013	Closed with explanation	Yes
Referral	09/11/2013	Closed	Yes
Postal mail	09/17/2013	Closed with explanation	Yes
Postal mail	09/12/2013	Closed with explanation	Yes
Web	08/29/2013	Closed with explanation	Yes

Consumer Complaints

No	529341
No	515544
No	543316
Yes	515106
Yes	559005
No	515695
No	529180
Yes	505401
No	506020
Yes	536361
No	521850
Yes	543325
No	559015
No	536384
No	529377
No	543311
Yes	521776
No	521948
No	529379
No	506048
No	501563

Consumer Complaints

09/26/2013	Debt collection	Medical
09/20/2013	Credit reporting	
08/28/2013	Debt collection	I do not know
08/28/2013	Credit card	
08/28/2013	Credit reporting	
08/28/2013	Credit reporting	
08/28/2013	Consumer Loan	Vehicle loan
09/10/2013	Debt collection	Non-federal student loan
09/16/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/10/2013	Debt collection	Other (i.e. phone, health club, etc.)
10/15/2013	Mortgage	FHA mortgage
08/28/2013	Mortgage	FHA mortgage
08/28/2013	Debt collection	Non-federal student loan
08/28/2013	Debt collection	Non-federal student loan
09/10/2013	Mortgage	Conventional fixed mortgage
09/16/2013	Mortgage	Other mortgage
08/28/2013	Credit reporting	
10/15/2013	Bank account or service	Checking account
09/26/2013	Debt collection	Other (i.e. phone, health club, etc.)
09/26/2013	Credit reporting	
09/26/2013	Credit reporting	
08/28/2013	Mortgage	Other mortgage

Consumer Complaints

Cont'd attempts collect debt not owed	Debt was paid
Incorrect information on credit report	Account status
Cont'd attempts collect debt not owed	Debt is not mine
Identity theft / Fraud / Embezzlement	
Incorrect information on credit report	Information is not mine
Incorrect information on credit report	Information is not mine
Managing the loan or lease	
False statements or representation	Attempted to collect wrong amount
Loan modification, collection, foreclosure	
Communication tactics	Called outside of 8am-9pm
Loan modification, collection, foreclosure	
Loan modification, collection, foreclosure	
Communication tactics	Threatened to take legal action
Communication tactics	Threatened to take legal action
Loan modification, collection, foreclosure	
Loan modification, collection, foreclosure	
Credit reporting company's investigation	No notice of investigation status/result
Deposits and withdrawals	
Communication tactics	Frequent or repeated calls
Incorrect information on credit report	Public record
Incorrect information on credit report	Information is not mine
Loan modification, collection, foreclosure	

Consumer Complaints



Consumer Complaints



Consumer Complaints

Alorica Inc.	SC	29150		N/A
TransUnion Intermediate Holdings, Inc.	TX	76123		N/A
Allied Interstate LLC	MI	48336		N/A
Bank of America	NC	27330		N/A
Experian	CA	92329	Servicemember	N/A
TransUnion Intermediate Holdings, Inc.	CA	92329	Servicemember	N/A
Ally Financial Inc.	SC	29483	Older American	N/A
Navient Solutions, Inc.	DC	20009		N/A
Wells Fargo & Company	CA	90278		N/A
Encore Capital Group	IL	60491		N/A
Wells Fargo & Company	IL	60643		N/A
Seterus, Inc.	CA	93444		N/A
Patenaude & Felix APC	NV	89002		N/A
Expert Global Solutions, Inc.	NV	89002		N/A
Bank of America	NH	03253		N/A
Ocwen	CA	90042		N/A
Experian	AL	36693		N/A
Wells Fargo & Company	TX	75149		N/A
Allied Interstate LLC	OH	44120		N/A
Equifax	GA	30024		N/A
TransUnion Intermediate Holdings, Inc.				N/A
Bank of America	IL	60018		N/A

Consumer Complaints

Referral	09/26/2013	Closed with explanation	Yes
Postal mail	10/07/2013	Closed with explanation	Yes
Web	08/27/2013	Closed with non-monetary relief	Yes
Web	08/29/2013	Closed with explanation	Yes
Postal mail	09/05/2013	Closed with explanation	Yes
Postal mail	10/11/2013	Closed with explanation	Yes
Web	08/28/2013	Closed with explanation	Yes
Web	09/14/2013	Closed with non-monetary relief	Yes
Web	09/17/2013	Closed with explanation	Yes
Fax	10/22/2013	Closed with explanation	Yes
Web	10/15/2013	Closed with non-monetary relief	Yes
Web	08/28/2013	Closed with explanation	Yes
Web	08/27/2013	Closed with explanation	No
Web	09/09/2013	Closed with explanation	Yes
Web	09/10/2013	Closed with non-monetary relief	Yes
Referral	09/18/2013	Closed	Yes
Web	08/28/2013	Closed with non-monetary relief	Yes
Phone	10/16/2013	Closed with explanation	Yes
Web	09/26/2013	Closed with non-monetary relief	Yes
Web	09/26/2013	Closed with explanation	Yes
Web	09/26/2013	Closed with non-monetary relief	Yes
Referral	08/29/2013	Closed with explanation	Yes

Consumer Complaints

No	543337
No	536365
No	506060
Yes	506062
No	506064
No	506065
Yes	505339
No	521791
Yes	529592
No	520915
No	559044
Yes	506072
	506076
No	506077
No	521804
No	529417
No	501658
No	559054
No	543377
Yes	544540
No	543381
No	506370

Consumer Complaints

08/28/2013	Mortgage	Other mortgage
10/15/2013	Credit card	
09/10/2013	Mortgage	Other mortgage
09/16/2013	Debt collection	Other (i.e. phone, health club, etc.)
08/28/2013	Mortgage	Other mortgage
08/28/2013	Credit reporting	
08/28/2013	Mortgage	Other mortgage
08/28/2013	Credit reporting	
09/16/2013	Mortgage	Other mortgage
10/15/2013	Mortgage	Home equity loan or line of credit
09/10/2013	Mortgage	FHA mortgage
09/26/2013	Debt collection	Credit card
09/05/2013	Debt collection	Mortgage
08/28/2013	Credit card	
09/16/2013	Mortgage	Conventional adjustable mortgage (ARM)
09/20/2013	Mortgage	Conventional fixed mortgage
09/10/2013	Mortgage	Other mortgage
09/05/2013	Debt collection	Mortgage
08/28/2013	Mortgage	Other mortgage
10/15/2013	Mortgage	Conventional fixed mortgage
10/15/2013	Credit reporting	

Consumer Complaints

Loan servicing, payments, escrow account

Identity theft / Fraud / Embezzlement

Loan modification, collection, foreclosure

False statements or representation Attempted to collect wrong amount

Loan modification, collection, foreclosure

Incorrect information on credit report Account status

Loan modification, collection, foreclosure

Incorrect information on credit report Personal information

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Loan modification, collection, foreclosure

Disclosure verification of debt Not given enough info to verify debt

Cont'd attempts collect debt not owed Debt was discharged in bankruptcy

Other

Loan modification, collection, foreclosure

Loan servicing, payments, escrow account

Loan modification, collection, foreclosure

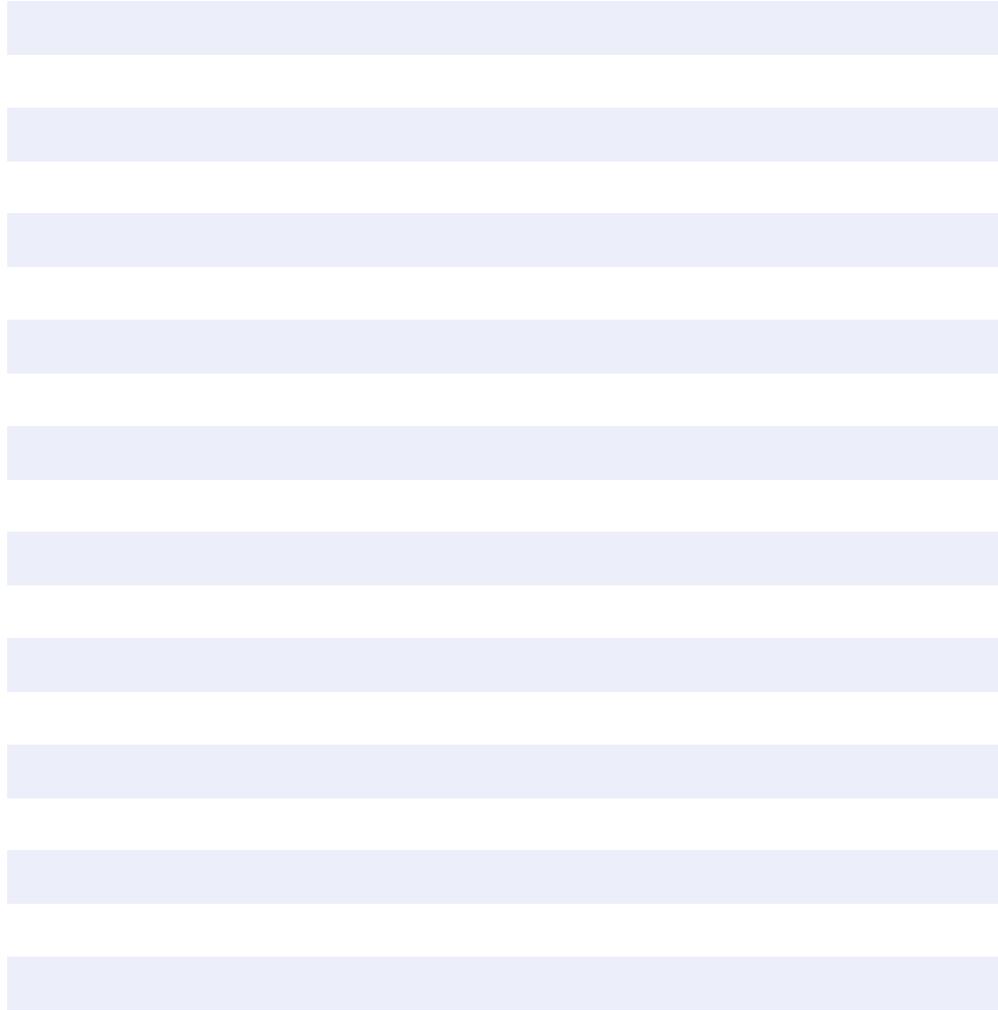
Cont'd attempts collect debt not owed Debt was discharged in bankruptcy

Loan modification, collection, foreclosure

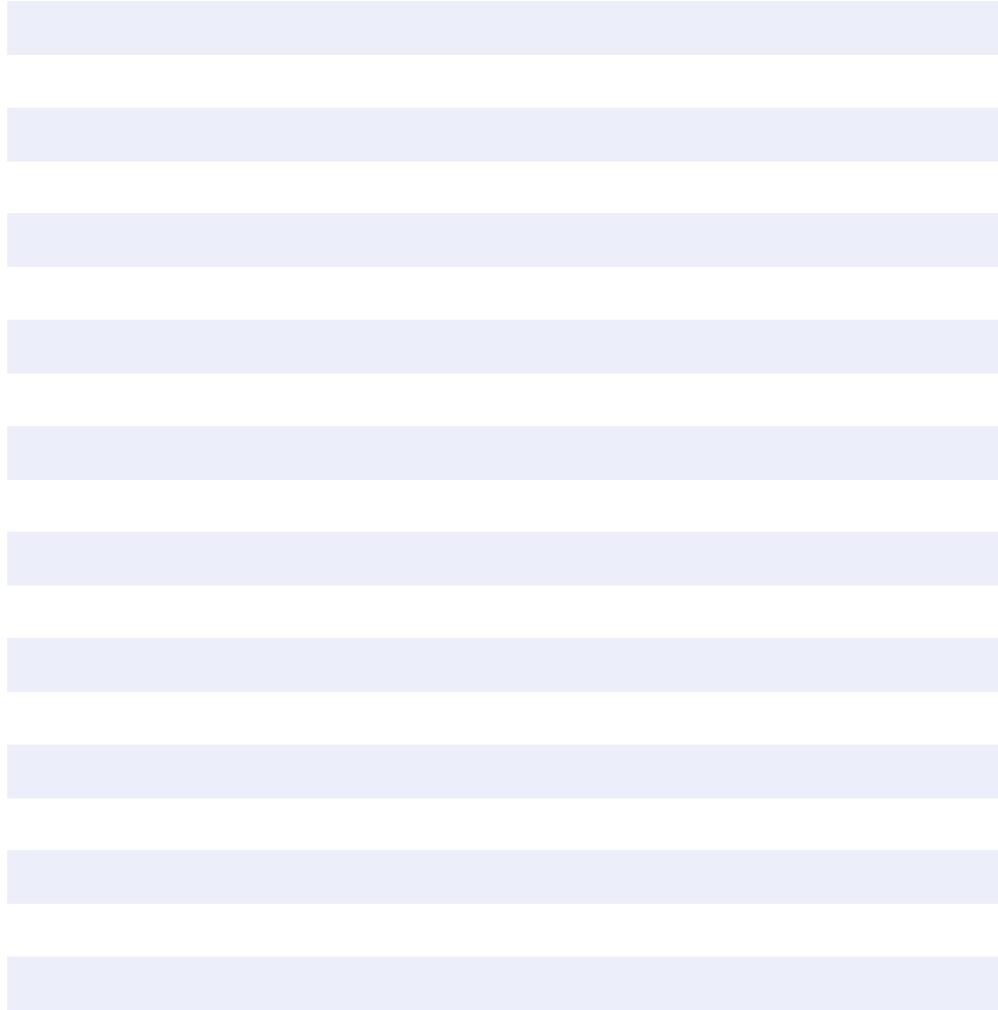
Loan modification, collection, foreclosure

Incorrect information on credit report Information is not mine

Consumer Complaints



Consumer Complaints



Consumer Complaints

JPMorgan Chase & Co.	IN	47906		N/A
Synchrony Financial	NY	10019	Older American	N/A
Bank of America	MO	63136		N/A
Mercantile Adjustment Bureau, LLC	NY	14611		N/A
Bayview Loan Servicing, LLC	CA	93401		N/A
Experian	TX	76109		N/A
Wells Fargo & Company	CA	90601		N/A
Equifax	DC	20020		N/A
Bayview Loan Servicing, LLC	CA	92814		N/A
Bank of America	FL	32825		N/A
Bank of America	CO	80013		N/A
Resurgent Capital Services L.P.	CA	91367		N/A
Real Time Resolutions	VA	22701	Servicemember	N/A
Bank of America	NY	11109		N/A
Ditech Financial LLC	CA	92590		N/A
JPMorgan Chase & Co.	TX	78253		N/A
Bank of America	CA	95695		N/A
Bank of America	VA	22701	Servicemember	N/A
Bank of America	GA	30058	Older American	N/A
Ditech Financial LLC	NJ	08831		N/A
Equifax	PA	19153	Servicemember	N/A

Consumer Complaints

Referral	08/29/2013	Closed with explanation	Yes
Web	10/15/2013	Closed with monetary relief	Yes
Referral	09/11/2013	Closed with explanation	Yes
Web	10/11/2013	Closed with explanation	Yes
Referral	11/19/2013	Closed with explanation	No
Postal mail	09/10/2013	Closed with non-monetary relief	Yes
Postal mail	08/29/2013	Closed with explanation	Yes
Postal mail	10/02/2013	Closed with explanation	Yes
Fax	09/17/2013	Closed with explanation	Yes
Web	10/15/2013	Closed with non-monetary relief	Yes
Phone	09/10/2013	Closed with explanation	Yes
Referral	10/04/2013	Closed with explanation	Yes
Web	09/05/2013	Closed with explanation	Yes
Postal mail	08/29/2013	Closed with explanation	Yes
Web	09/17/2013	Closed with explanation	Yes
Web	09/23/2013	Closed with explanation	Yes
Referral	09/11/2013	Closed with non-monetary relief	Yes
Web	09/05/2013	Closed with explanation	Yes
Postal mail	08/29/2013	Closed with explanation	Yes
Web	10/16/2013	Closed with explanation	Yes
Web	10/16/2013	Closed with explanation	Yes

Consumer Complaints

No	506429
No	559060
No	522106
No	529430
No	501664
No	506094
No	506091
No	508276
Yes	529607
Yes	559070
No	521821
No	543400
No	515073
No	506100
Yes	529588
No	536448
Yes	522019
Yes	515074
Yes	506102
No	559078
No	558859

Consumer Complaints

(Results truncated. Use CSV format for all records.)