



STATE OF NEW YORK
OFFICE OF THE ATTORNEY GENERAL

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CONSUMER FRAUDS & PROTECTION BUREAU

Instructions: Please use this complaint form to report violations of the National Mortgage Settlement to the New York State Office of the Attorney General (OAG). Check the box of the applicable violation(s) and provide supporting details on the second page. Please complete each field by typing in your information and either print the form and fax it to the OAG Consumer Frauds and Protection Bureau at 212-416-6003, click on the button at the top to email the completed form to the OAG or email it directly to the OAG as an attachment at NMS.Complaints@ag.ny.gov.

The OAG will use this information to track patterns of potential violations in its efforts to enforce the National Mortgage Settlement. Please be advised that this is not an escalation request or request for mediation or other intervention by the OAG.

Borrower Name:	Borrower Address:
Borrower (or Agent) Home Phone:	Borrower (or Agent) Cell Phone:
Servicer Name:	Loan Number:

Dual Tracking: The Servicer referred the borrower to foreclosure, or moved forward with the foreclosure process, while a completed (or substantially complete) loan modification application was pending or an appeal of a denial of a loan modification was pending (Ex. A, IV.B).

Single Point of Contact: The Servicer failed to provide an easily accessible and reliable single point of contact to a first-lien mortgage borrower that was potentially eligible for any loss mitigation program, or the single point of contact failed to provide the minimum services required by the National Mortgage Settlement (Ex. A, IV.C.1-7).

Loan Modification Timelines: (check all that apply):

- (a) the Servicer failed to provide written acknowledgement of receipt of documentation submitted by a borrower in connection with an application for a loan modification within 3 business days of receipt of the application (Ex. A, IV.F.1);
- (b) the Servicer failed to provide notice to the borrower of deficiencies or missing documents in the borrower's initial loan modification application within 5 business days of receipt of the application (Ex. A, IV.F.2);
- (c) the Servicer failed to provide a borrower 30 days from the date of the Servicer's notification of deficiencies in the initial loan modification application or missing documents letter to provide the documents to the servicer or correct the deficiency prior to making a decision on whether to grant a loan modification (Ex. A, IV.F.3);

(d) the Servicer failed to evaluate a first lien loan modification application and determine whether to grant a loan modification within 30 days of receipt of a complete loan modification application (Ex. A, IV.F.4);

(e) the Servicer failed to allow borrower financial information and documentation to be used for 90 days from the date the documents are received by the Servicer in connection with a loan modification application (Ex. A, IV.F.6); and/or

(f) the Servicer failed to provide a borrower with a fully executed loan modification agreement within 45 days of receipt of the executed copy from the borrower (Ex. A, IV.H.7).

Appeals of Loan Modification Denials: The Servicer failed to allow the borrower 30 days from the date of a written non-approval notice to request an appeal and obtain an independent review of a first lien modification denial, or failed to communicate its decision of the borrower's appeal within 30 days of receipt (Ex. A, IV.G.3).

Short Sales: The Servicer failed to provide the borrower with a written answer to the borrower's short sale request within 30 days of receipt of all documents requested by the servicer and third-party consents (Ex. A, IV.K.6).

Credit Reporting: The Servicer made inaccurate delinquency reports to a credit reporting agency while the borrower was making timely reduced payments pursuant to a trial or other loan modification agreement (Ex. A, IV.H.6).

Transfer of Servicing: The Servicer failed to inform the new servicer (the successor or transferee servicer) that a loan modification was pending at the time it transferred servicing of the borrower's loan (Ex. A, IV.M).

Servicing Fees: The Servicer violated the provisions of the National Settlement placing restrictions on servicing fees (Ex. A, VI.A-C).

Other: The Servicer violated another provision of the National Mortgage Settlement not identified above.

Please provide a detailed explanation in support of your complaint:

I affirm that the information submitted on this form is true and correct to the best of my knowledge, information and belief.

Signature

Printed Name

Date