

Consumer Complaint Journey

Using a 5-step wizard to help the consumer specify their complaint and guide them through the process.

Submit a complaint / Step 1 of 5

Submit a complaint

What is this complaint about?

Choose the product or service that best matches your complaint.

☐ Checking or savings account
(certificate of deposit (CD), checking account, savings account, other)

☐ Credit card
(general-purpose or charge card, store credit card)

☐ Credit reporting or other personal consumer reports
(background checks, employment, or tenant screening)

☐ Debt collection

☐ Debt or credit management
(a third-party service you used to modify credit terms or avoid foreclosure)

☐ Money transfer, virtual currency, or money service
(check cashing service, domestic (US) money transfer, foreign currency exchange, international money transfer, mobile or digital wallet, money order/cashier's/traveler's check)

☒ Mortgage
(conventional home, FHA, home equity loan or line of credit (HELOC), manufactured home loan, reverse, USDA, VA, other)

☐ Payday loan, title loan, personal loan, or advance loan
(installment, pawn loan, or personal line of credit)

☐ Prepaid card
(general-purpose prepaid card, gift card, government benefit card, payroll card, student prepaid card)

☐ Student loan
(federal student loan, private student loan)

☐ Vehicle loan or lease

What kind of mortgage?

☐ Conventional home mortgage
(this covers most mortgage loans that are not an FHA, VA, or USDA loan)

☐ FHA mortgage
(the Federal Housing Administration (FHA), insures the loan so a lender can offer a loan with more flexible standards)

☐ Home equity loan or line of credit (HELOC)
(a loan or line of credit that allows you to borrow money using the equity in your home as collateral)

☐ Manufactured home loan
(loans for a mobile or manufactured home, including chattel loans)

☐ Reverse mortgage
(a Home Equity Conversion Mortgage (HECM), the most common type of reverse mortgage, is a special type of home loan for homeowners who are 62 and older)

☐ USDA mortgage
(loans from the Department of Agriculture focused on rural areas)

☐ VA mortgage
(loans from the Department of Veterans Affairs (VA) for servicemembers, veterans, and their families)

☐ Other type of mortgage
(such as Property Assessed Clean Energy (PACE), equity share, rent-to-own, etc.)

About us

We're the Consumer Financial Protection Bureau (CFPB), a U.S. government agency that makes sure banks, lenders, and other financial companies treat you fairly.

[Learn how the CFPB can help you](#)

HAVE A QUESTION? ¿PREGUNTAS?

(855) 411-2372

What type of problem are you having?

Most of the **conventional home mortgage** complaints we get are about one of the following topics. Select the one that best describes your complaint. You will have the chance to explain your complaint in detail in the next step.

☐ Applying for a mortgage or refinancing an existing mortgage
(application, credit decision, underwriting)

☐ Closing on a mortgage
(closing process, confusing or missing disclosures, cost)

☐ Trouble during payment process
(managing your loan, issues such as making payments, escrow accounts, and paying off your loan)

☐ Struggling to pay mortgage
(Issues when your loan is or is about to become delinquent such as loan modification, foreclosure, forbearance)

☒ Problem with credit report or credit score

Which best describes your problem?

☒ Incorrect information on your report
(account or personal information incorrect, information not mine)

☐ Improper use of your report
(shared without consent, credit inquiries from unknown sources)

☐ Unable to get your credit report or credit score

☐ Credit monitoring or identity theft protection services
(billing dispute, unwanted marketing, problem cancelling account)

☐ Problem with fraud alerts or security freezes
(initial 90-day, trouble placing or extending a freeze, extended, active duty)

☐ Problem with a company's investigation into an existing problem

Which best describes what happened?

☐ Information belongs to someone else
(identity theft, error)

☐ Information is missing that should be on the report
(address, missing credit card or loan)

☒ Account information incorrect
(loan balance, payment amount)

☐ Account status incorrect
(showing open account as closed, showing delinquent account when it's not)

☐ Personal information incorrect
(wrong date of birth, address, or name)

☐ Public record information inaccurate
(bankruptcy, judgment, liens, criminal record)

☐ Old information reappears or never goes away

Have you already tried to fix this problem with the company?

☐ Yes

☐ No

< | Previous

Step 2 of 5

Next | >

About us

We're the Consumer Financial Protection Bureau (CFPB), a U.S. government agency that makes sure banks, lenders, and other financial companies treat you fairly.

[Learn how the CFPB can help you](#)

HAVE A QUESTION? ¿PREGUNTAS?

What happened?

Describe what happened, and we'll send your comments to the companies involved.

- Include dates, amounts, and actions that were taken by you or the company.
- Do not include personal information, such as your name, account number, address, Social Security number, etc. We may ask for some of this information later, to help the company identify you and your account.

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. Ut enim ad minim veniam, quis nostrud exercitation ullamco laboris nisi ut aliquip ex ea commodo consequat. Duis aute irure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur. Excepteur sint occaecat cupidatat non proident, sunt in culpa qui officia deserunt mollit anim id est laborum.

☒ I want the CFPB to publish this description on consumerfinance.gov so that others can learn from my experience. The CFPB will take steps to remove my personal information from this description but someone may still be able to identify me. [Learn how it works](#). I consent to publishing this description after the CFPB has taken these steps.

Publishing this description will not affect how the CFPB handles your complaint.

What would be a fair resolution to this issue?

We'll forward this to the companies involved. Be specific so they know what resolution you are looking for. The company may or may not offer to resolve your complaint.

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Sed do eiusmod tempor incididunt ut labore et dolore magna aliqua. Ut enim ad minim veniam, quis nostrud exercitation ullamco laboris nisi ut aliquip ex ea commodo consequat. Duis aute irure dolor in reprehenderit in voluptate velit esse cillum dolore eu fugiat nulla pariatur. Excepteur sint occaecat cupidatat non proident, sunt in culpa qui officia deserunt mollit anim id est laborum.

Attach documents (optional)

Include copies or photos of documents related to your issue, such as contracts, letters, and receipts, and we will forward all materials to the company for review.

Select a file to attach

We accept all file formats, except .dll, .dmg, .exe and .msi, up to 10 MB per file. We scan documents for viruses, typically within 2 minutes of upload. We delete a document if we suspect a virus.

Select a file to upload

About us

We're the Consumer Financial Protection Bureau (CFPB), a U.S. government agency that makes sure banks, lenders, and other financial companies treat you fairly.

[Learn how the CFPB can help you](#)

What company is this complaint about?

Start typing the 'Company name' below. Select a company from the list or provide the company's contact information.

If we can send your complaint to the company you select, you can usually expect a response within 15 days. If we can't send your complaint to the company, we will send your complaint to another agency and let you know.

When you started you selected your complaint was about a conventional home mortgage, though it looks like you have a problem with your credit report or credit score.

Do you still want to submit this complaint to the mortgage company?

☐ Yes

☒ No

Do you want to add a credit reporting company to this complaint?

☒ Yes

☐ No

This company will also receive a complaint, including any personal information you included in your explanation or uploaded as part of an attachment in Step 3.

If you don't want that information shared with this company, you can select 'No' above and submit a separate complaint.

Credit reporting company

Company name

Company name

Have you already tried to fix this problem with the company?

☒ Yes

☐ No

Did you request information from the company?

☒ Yes

☐ No

What information did you request? (optional)

Did the company provide this information?

☐ Yes

☐ No

We need this information to help the company find you in their system and respond to your complaint. (optional)

☐ Social Security number (last 4 digits)

☐ Name as it appears on credit report

☐ Date of birth

Do you want to complain about another company?

☐ Yes

☒ No

About us

We're the Consumer Financial Protection Bureau (CFPB), a U.S. government agency that makes sure banks, lenders, and other financial companies treat you fairly.

Who are you submitting this complaint for?

☒ Myself
I am submitting this complaint for myself

☐ Someone else
The consumer has authorized me to submit this complaint for them

[Previous](#)

Step 5 of 5

[Review](#)

About us

We're the Consumer Financial Protection Bureau (CFPB), a U.S. government agency that makes sure banks, lenders, and other financial companies treat you fairly.

[Learn how the CFPB can help you](#)

[All complaints](#)

210724-6972738

[Print complaint](#)

OPEN

**Submitted**

We received your complaint. Thank you.

STATUS	
Submitted to the CFPB on 7/24/2021	You can currently view limited details about this complaint. To view more details, contact us to verify your identity: (855) 411-2372 or TTY/TTD (855) 729-2372 8a.m to 8p.m ET, Monday through Friday (except federal holidays)