



IDAHO

DEPARTMENT OF FINANCE

C.L. "BUTCH" OTTER
Governor

GAVIN M. GEE
Director

Dear Consumer:

Enclosed is the Mortgage Broker/Lender Complaint Form you requested. Please complete this form, enclose copies of any documents relating to your complaint, and return all paperwork to the Department address provided on this letter.

The Idaho Department of Finance cannot act as your private attorney, and you should not rely on us to obtain a resolution to your complaint that is satisfactory to you. Our role in any legal action is on behalf of all the people of Idaho. We will consider investigating complaints involving an ongoing pattern or practice of illegal activity. We rely in great part upon consumers who are willing to provide us with information about fraudulent and deceptive activities in tracking illegal business practices. Information from consumers, such as yourself, allows us to identify and devote our resources to the most serious cases involving widespread injury to Idaho's consumers. Within the limits of our resources, we bring lawsuits or other actions in such cases. Information provided by consumers like you is indispensable to our efforts.

Unless you specifically request otherwise, we will attempt to mediate your dispute by forwarding your complaint to the business or person involved, requesting a response. We will forward information we receive to you. There are several other options available to you in attempting to resolve your complaint:

- (1) Your local Better Business Bureau may be able to assist you in mediating a dispute with a business;
- (2) You may want to file an action in Small Claims Court if the amount in controversy is less than \$5,000;
- (3) If the amount in controversy is more than \$5,000, you may have a remedy available to you through a private attorney. If you do not have a private attorney, you may want to contact the Idaho State Bar Referral Service at: Idaho State Bar, P.O. Box 895, Boise, Idaho 83701, (208) 334-4500.
- (4) Depending upon household income and other factors, you may qualify for legal assistance from the Idaho Volunteer Lawyers Association. Their contact information is provided through the Idaho State Bar.

Your complaint will become part of our permanent file concerning the business or person identified, and will assist us in determining the need for further action by this office. In addition, your complaint may be a public document and if so, may be inspected by members of the public and media if a request is made under Idaho's Public Records Law. Your time in submitting this information is appreciated.

Sincerely,

IDAHO DEPARTMENT OF FINANCE

CONSUMER FINANCE BUREAU
800 Park Boulevard, Suite 200, Boise, ID 83712
Mail To: P.O. Box 83720, Boise ID 83720-0031
Phone: (208) 332-8002 Fax: (208) 332-8099
<http://finance.idaho.gov>

PROTECTING THE INTEGRITY OF IDAHO FINANCIAL MARKETS

**IDAHO DEPARTMENT OF FINANCE
MORTGAGE BROKER/LENDER COMPLAINT FORM**

**WHEN COMPLETING THIS FORM, PLEASE TYPE OR PRINT AS CAREFULLY
AS POSSIBLE SO THE INFORMATION MAY BE EASILY READ AND UNDERSTOOD.**

Prior to filing this complaint, we request that you contact the company or individual against whom you are complaining and attempt to resolve your dispute. If this proves unsuccessful, please complete this form and return to the Department of Finance. It is important that you enclose copies of documents relating to the transaction, such as loan applications, rate lock agreements, good faith estimates, HUD-1 statements, and canceled checks. Do not send original documents that you would like returned.

Information About You

Name _____
LAST FIRST MIDDLE

Address _____
STREET OR P.O. BOX CITY STATE ZIP

Your telephone () _____ () _____
DAY EVENING

Subject of Complaint

Your complaint is against _____
(NAME OF MORTGAGE COMPANY AND NAME OF INDIVIDUAL)

Address _____

City/State/Zip _____ **Telephone** () _____

Date you applied for loan _____ **Loan closing date** _____

How were you contacted? _____

Please identify the types and amounts of up-front fees you paid the mortgage broker/lender (e.g., appraisal, credit check, or title search).

DATE	TYPE OF FEE	AMOUNT	PAYMENT METHOD

