



04/12/2006

LLYNCH

Transaction

Ref No.: 8020247 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: HOME LOAN) THE COMPANY HAS ME LATE FOR OVER A YEAR FOR SIXTY DAYS I HAVE SIGNED A CONTRACT WHICH CHANGED MY PAYMENT DATE BUT I AM STILL BEING NOTED FOR BEING OVER SIXTY DAYS LATE WITH THE AMOUNT THAT I OWE BEING OVER SIX THOUSAND DOLLARS. I HAVE PAID THE MAJORITY AND USUALLY ON THE DATE REQUIRED.

Created By: RLOPER Created Date: 04/11/06
Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS
Amt Requested: 6,000.00
Amt Paid: 4,500.00 Payment Method: Bank Account Debit

Agency Contact: Internet Complaint Date: 04/10/06

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining Company/Org.: (b)(6)

Last name:

Address:

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

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

Company

Company: Litton Loan Service

Address: 4828 LOOP CENTRAL DR,

City: HOUSTON

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:WWW.LITTONLOAN.COM

Phone: (800) 247-9727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 8013919 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: mortgage credit reporting) I am (b)(6) and I have a complaint from the past about this company and their credit reporting on my account. Litton loan escrowed mt account without my permission in 2004 and was charging me with fee's I was not aware of untill it was nearly to late. They tried to foreclose on me but I stoped them with the proper paperwork. I want them to remove some past reports that are effecting my credit report. This is stoping me from refinancing my home. They will not reply to my request's and fail to keep my account up to date when I make payments early. This company is as sorry as they come and I want to get out from under them ASAP. As an Active duty Marine, I don't have time to be worried with ignorance by Litton Loan and it's bogus acts! Respectfully, (b)(6)

Created By: JHART Created Date: 04/10/06
Updated By: Updated Date:
Org Name: PUBLIC USERS - CIS
Amt Requested: 5,600.00
Amt Paid: 5,600.00 Payment Method: Wire Transfer
Agency Contact: Internet Complaint Date: 04/08/06
Initial Contact: Mail Transaction Date:

Initial Response:
Product/Service: Credit Information Furnishers
Statute/Rule: Fair Credit Reporting Act



04/12/2006

LLYNCH

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

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: maysville

State: NC Zip:

Country: UNITED STATES

Work phone

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Litton Loan Servicing

Address: 24 east greenway plz # 172 ,

City: Houston

State: TX Zip: 770462401

Country: UNITED STATES

Email:

URL:www.littonloan.com

Phone: (713) 960-9676

Ext:

Company Representative

Rep Name: n/a, n/a

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7997732 Contact Type:Complaint Source:Consumer TCS? Y

Comments: (Product Name: Mortgage) Litton Loan Servicing illegally debited my bank account with my consent or knowledge. This has caused my bank account to incur insufficient fund fees. When I contacted them they told me to get my bank to fax a statement so they could refund my money. My bank faxed them the statement, butt they did not refund my money and keep giving me the run around.

Created By: RLOPER Created Date: 04/06/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 04/05/06

Initial Contact: Phone Transaction Date: 03/25/06

Initial Response:

Product/Service: Unauthorized Debits or Charges for Unknown Products

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

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

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 30 - 39



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 999

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7949462 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states Litton Loan Serving bought out the consumer's mortgage loan. They are trying to charge him compound interest, as well as other fees the pays directly. Consumer feels this is a deceptive business practice. Consumer did not provide email or work #.

Created By: NBROWN1 Created Date: 03/31/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 20,000.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 09/01/05

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name: (b)(6)

Address: (b)(6)

City: Cabaa State: HI Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 60 - 64



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Serving

Address: 4828 Loop Central Dr

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7934497 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgage) Litton Loan Services had requested home insurance information from me on July 2005. A copy of the insurance policy along with a letter stating the policy number and duration of the policy was sent as requested. Litton Loan than purchased home insurance and charged an escrow for payment. I than contacted Litton Loan about the insurance policy that I had sent which more than covered the outstanding loan amount. The customer service representative was very nasty and was not willing to help in the matter. After several calls to Litton Loan I was told to call their insurance department. Once I was able to contact their insurance department I was told that they had received my insurance information. I have since received a letter from their insurance department that I do not owe any amount for insurance. Litton Loan since that time has contacted me at work and by mail stating that my mortgage payment is late. My mortgage is always paid by the 1st of the month which I have documented. On the billing statement there is still an escrow balance of 174.43 and a suspense balance of 301.60. I have been told by Litton Loan's representative that it would be best for me to pay this amount and that the company would reimburse me at a later date. I have requested to speak to someone at the company in order to straighten out this issue. I have been told by representatives of the company that I will need to fax in the information but there is not a specific person I could speak to directly about this issue. This has affected my credit because of the incorrect late notices that have been sent by Litton Loan. I would like to correct this matter as soon as I can with them.

Created By: RLOPER Created Date: 03/29/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 866.04

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 03/28/06

Initial Contact: Mail Transaction Date: 07/30/05

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Louisville

State: KY Zip:

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 50 - 59

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:www.littonloan.com

Phone: (800) 999-8501 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7925317 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: mortgage) litton loan service is threatening foreclosure on my home when i have never missed a single payment and i cant get a straight answer from them even after telling them i would contact my attorney general.

Created By: DBRAHLEK Created Date: 03/28/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 163,500.00

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 03/26/06

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.: (b)(6)

Last name: (b)(6)

Address: (b)(6)

City: highland falls State: NY Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6)

Fax Number: (b)(6)

Home Number: (b)(6)

Email: (b)(6)

Age Range: 20 - 29



04/12/2006

LLYNCH

Company

Company: litton loan services llp

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: () Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7907725 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that he had a VA mortgage on his home with Litton Loan Servicing and is reporting it as a foreclosed property to the CRAs. Consumer states that the property has never been foreclosed upon but Litton Loan Servicing refuses to correct the info with the CRAs. Consumer states that all 3 CRAs are reporting the entry incorrectly. Consumer also wishes to file a complaint against USA Servicing Company is also reporting the account 180 days late, but the account was in forbearance. Experian and Equifax are not removing the incorrect info as of January of 2001. Consumer does not have a work phone number.

Created By: SSCHWARTZ Created Date: 03/24/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Unknown Topic: Eligible for CRA Referral

Product/Service: Credit Information Furnishers
Credit Bureaus

Statute/Rule: Fair Credit Reporting Act



04/12/2006

LLYNCH

Law Violation: FCRA: CRA\Furnisher - Knowingly Supplies Inaccurate Information to Credit Bureau
FCRA: CRA\Furnisher - Improperly Conducts Reinvestigation of Disputed Item

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Brandon

State: FL Zip

(b)(6)

Country: UNITED STATES

Work phone ()

Ext:

Fax Number: ()

Home Number (b)(6)

Email:

Age Range: 30 - 39

Company

Company: Equifax

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company: Experian

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:



04/12/2006

LLYNCH

Company

Company: Trans Union

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company: Litton Loan Servicing

Address: 4828 Loop Central Dr

City: Houston State: TX Zip: 77081

Country: UNITED STATES

Email: URL:

Phone: () Ext:

Company: USA Servicing Company

Address: 11100 USA PARKWAY

City: FISHERS State: IN Zip: 46037

Country: UNITED STATES

Email: URL:

Phone: () Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7906375 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer had a mortgage loan with New Century and in March of 2001 the loan was sold to Litton Loan Servicing. Prior to this the loan was included in a chapter 13 bankruptcy in Dec 2000. Litton Loan Servicing never contacted the consumer about this loan after she rcv'd the initial letter stating that they bought her loan. The consumer assumed she would not here from them since the debt was in bankruptcy. The consumer is now being contacted by Litton Loan Servicing in persuit of the loan debt. Prior to the Dec 2000 the consumer refinanced her loan with New Century and the consmer was charged for \$15000 in fees that she does not understand. New Century does not communicate to the consumer how much she owes. She owes more on the loan than when she started the refinanced it for. The consumer also states that her TILA statement is different from what her closing documents state.

Created By: JPENN Created Date: 03/24/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 15,000.00

Amt Paid: 15,000.00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: In Person Transaction Date: 12/01/00

Initial Response: In Person

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.:

(b)(6)

Last name:

Address:

City:

Durham

State: NC Zip:

(b)(6)

Country:

UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range:

40 - 49

Company

Company: Litton Loan Servicing

Address:

City:

State: NR

Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company: NEW CENTURY

Address:

City:

State: NR

Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7874935 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: mortgage) this company is requesting a payment of 1635.45 if the payment is received after the 17th of each month. Our mortgage payment is 649.74 a month which is wrong because we have been paying our own home owners insurance for years now yet we still pay the full amount. This company bought our mortgage and is now trying to rape us saying we have to pay this amount if the loan is late and also charging us "other" of 275.00. We received a letter before this one where they were trying to charge us 350.00 for not having proof of insurance, that was taken care of my main concern here is the amount they are trying to charge us if the payment is late. There are numerous complaints against this company trying to foreclose on home owners who are late with their payments and charging triple the amount for a late fee. We have less than two years to pay off our home and fear we are going to lose it due to this company by charging us a triple amount on our mortgage if it is late and we are not able to pay.

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

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 1,635.00

Amt Paid: 649.00 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 03/20/06

Initial Contact: Mail Transaction Date: 03/20/06

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Houston

State: TX Zip:

Country: UNITED STATES

Work phone:

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Litton Loan Service, LP

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7867708 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: mortgage loan) nov. of 2005 I sent my mortgage payment around the 10th of the month. litton loan is saying that they did not get the payment until dec 1st. I talked to a representative at litton loans back in dec. 2005 her name was Stephanie Burke, and she told me that my payment was processed on nov. 30th.

Created By: JHART Created Date: 03/20/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 03/17/06

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address: (b)(6)

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

Country: UNITED STATES

Work phone: (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central Dr

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email: www.littonloan.com

URL:www.littonloan.com

Phone: (800) 2479727 Ext:

Company Representative

Rep Name: mondelli, john

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7867248 Contact Type:Complaint Source:Consumer TCS? N

Comments: Charging unexplained fees, and also charging me additional interest and fees for mistakes the company made.

Created By: RLOPER Created Date: 03/20/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 03/17/06

Initial Contact: Mail Transaction Date: 03/10/06

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Upper Marlboro

State: MD Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email: www.littonloan.com

URL:www.hoovers.com/litton-loan-servicing

Phone: (1-800) 999-8501 Ext:

Company Representative

Rep Name: Castillo, Aracely

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7818371 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a home loan with Litton Loan Servicing for \$76,000.00 loan left to pay. Consumer has made regular payments of \$779.00 and \$865.00. Consumer claims that Litton Loan Servicing is not crediting consumer's payments properly. Consumer didn't provide an email address.

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

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 76,000.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 01/01/95

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

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

Consumer

Complaining Company/Org.:

(b)(6)

Last name:

Address:

City: Albany

State: OR Zip:

(b)(6)

Country: UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Servicing

Address: 4828 LOOP CENTRAL DR

City: HOUSTON

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7817993 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Home Mortgage Loan) Our Mortgage Loan was sold from Litton Loan Servicing in December 2005, during the transition time our Mortgage payment was paid in November. Our check cleared our bank and the copies of our actual checks are dated for November 29, 2005. Litton marked our loan payment 30 days late. We didn't find out about this until almost a month later when we looked at our credit report. We contacted Litton IMMEDIATELY (Jan 10th) they said that our new Mortgage company would have to take care of it [American Servicing company & Specialized Loan Servicing. We contacted both of them they said they would research this. Well when we had no response I phoned Litton Jan 25th and they said they would take care of it and correct our credit report. This is still not fixed and we have called them 5 more times in one month they keep putting us off. They will not let you talk to a supervisor or manager. I have read on the internet that they have done this to other people and I am trying to fix my credit not make it worse. We need to buy another car and we can't because of this 30 day late notice. I have told Litton that I am calling the Better Business Bureau but I guess they are not threatened by little ole me, can you please help me to get this resolved

Thank you,

(b)(6)

Created By: RLOPER Created Date: 03/10/06
Updated By: Updated Date:
Org Name: PUBLIC USERS - CIS
Amt Requested:
Amt Paid: 1,066.00 Payment Method: Check (Personal)
Agency Contact: Internet Complaint Date: 03/09/06
Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act



04/12/2006

LLYNCH

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

Consumer

Complaining

Company/Org.:

Last name:

Address:

City:

Burlington

State: KY Zip:

Country:

UNITED STATES

Work phone

Fax Number:

Home Number:

Email:

Age Range:

30 - 39

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:www.Littonloan.com

Phone: (713) 960

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7817910 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer called to report a complaint against Litton Loan Servicing, a creditor debt collector. Consumer reports that they call him 3 times a day. Consumer reports that they are trying to collect what consumer does not owe. Consumer does not have email or work number.

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

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 1,200.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Phone: 800/888

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Calls any person repeatedly or continuously
Falsely Represents Character, Amount, Status of Debt

Consumer

Complaining
Company/Org.:

Last name:

(b)(6)

Address:

(b)(6)

City: Halifax State: PA Zip:

Country: UNITED STATES

Work phone () Ext:

Fax Number:

(b)(6)

Home Number:

Email:

Age Range: 60 - 64



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Servicing

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7810743 Contact Type:Complaint Source:Consumer TCS? N

Comments: They are messing my credit up by reporting a loan to the bureau's that I did not obtain from them. The loan was taking out by my brother several years ago and I had nothing to do with that. He had to give me power of attorney of his affairs while he serve time in prison(June2001-August2006).I have contacted the company on more than one occasion to let them know the situation and they said they were going to investigate the matter. They finally investigated the matter and found that I had nothing to do with the loan but they have not toke it off my reports and they are still reporting it as if it is my loan it is really ruining my life. Please let me know my rights.

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

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

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

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

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

Country: UNITED STATES

Work phone: (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7803708 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Loan Servicing) This company took over the loan servicing from my former servicing company Countrywide in January 2005. They have erroneously assessed late fees for payments as a result of errors on the part of the former servicing company which they refuse to investigate, threatened foreclosure if I did not pay their late fees incorrectly assessed, they have damaged my credit by reporting incorrectly to credit reporting agencies, they have refused to deal in good faith in resolving the matter, and they waste endless hours of your time while seeking resolution that is futile. When they transfer you to someone that is supposed to resolve the problem they never call back and never answer their phone. Their method is to give people the run around until they give up.

Created By: RLOPER Created Date: 03/08/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 03/07/06

Initial Contact: Mail Transaction Date: 01/19/05

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

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

Country: UNITED STATES

Work phone: (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:www.littonloan.com

Phone: (713) 960-9676 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7797722 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgage Loan, Forclosure) Unfortunately, our mortgage loan was sold to Litton Loan Servicing. It has been a nightmare ever since. We are currently disputing foreclosure proceedings. Litton says we missed payments, we provided verification payment was made. Then they said we didn't have homeowners insurance, and on several occasions we provided them documentation to verify we did have coverage (even after that, they still tried to force place insurance.) Then they said we didn't pay our real estate taxes. We provided them documentation to show they were paid by us (after they too paid them, then they tried to collect that amount back from us.) Their customer service is atrocious to say the least. We were served with foreclosure paperwork and called immediately. Upon calling they assured us it was done in error and everything was ok. One day we received a letter in the mail saying our home was sold at public auction 2 weeks prior. We never received any letters of default or intent to foreclose and were unaware of the pending auction sale until it was too late. Frantic, we called them again and was told there was nothing they could do. We immediately retained an attorney & the sale was set aside. A year later, we're still fighting to save our home. This is the VERY short version of only a few of the instances of fraud. Once this started, I began doing some research on this company. PLEASE look at www.ripoffreport.com to get a little further insight as to what's going on in Texas. Also, I'd like to note that there are over 300 complaints filed w/ the better business bureau & their membership has been revoked by the BBB. This is a terrible company and someone needs to stop them. We are not an isolated incident. Thank you very much for your time and consideration!

Created By: DCRASE Created Date: 03/07/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

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

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: O'Fallon

State: IL Zip:

Country: UNITED STATES

Work phone: ()

Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 20 - 29

Company

Company: Litton Loan Servicing

Address: 17500 Loop Central Dr

City: Houston

State: TX Zip:

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7765918 Contact Type:Complaint Source:Consumer TCS? N

Comments: Caller is fiance of consumer. The complaint is against Litton Loan Servicing. The consumer notified them due to them going to be behind on the loan. The consumer has not been notified about the amount that the consumer needs to pay to catch up. The consumer has not spoke to anyone about who to pay. The consumer has spoke to someone but no useful info was given. The consumer is now getting foreclosure papers.

Created By: ABEAVEN Created Date: 03/02/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 09/01/05

Initial Response:Phone: other

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.:

(b)(6)

Last name:

Address:

City:

Johnstown

State: CO Zip:

(b)(6)

Country:

UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Complaining

Company/Org.:

(b)(6)

Last name:

Address:

City:

Johnstown

State: CO Zip:

(b)(6)

Country:

UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Litton Loan Servicing

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7758820 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer has filed other reports, but they cannot be found. The consumer is stating that Litton Loan put them 30 day late on their mortgage and the consumer filed bankruptcy before 10/16/05. Her rental properties are for sale. She has a buyer. She has an attorney, but she is not a real estate attorney. She has questions about bankruptcy laws. Once she sells her properties she may not need to declare bankruptcy. UPDATE: 03.01.06 Consumer reports that Litton Loan obtained the consumers mortgage in September of 2004 and reports that Litton Loan was showing the consumer 30 days late when she was not causing adverse information on her credit report that caused the consumer to be denied credit. Consumer reports that Litton Loan was contacted by mail disputing this inaccurate information to no avail. Consumer reports that Litton Loan was also misapplying her payments as well. pelmore

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

Updated By: PELMORE Updated Date: 03/01/06

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Mail

Product/Service: Credit Information Furnishers
Mortgage Lender

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



04/12/2006

LLYNCH

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

Consumer

Complaining
Company/Org.:

Last name:

(b)(6)

Address:

City:

Henderson

State: NV Zip:

(b)(6)

Country:

UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range:

40 - 49

Company

Company: Litton Loan

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7757947 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer is calling about Litton Loan Service, a credit information furnisher and Experian, a cra. The consumer states there is an entry on his credit report made by Litton Loan Service for a mortgage that was obtained by someone when the consumer was 14 years old. Consumer disputed this information with all three CRA's and Litton. Experian refuses to have it removed.

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

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Print Transaction Date: 01/01/06

Initial Response:Internet/E-mail

Product/Service: Credit Bureaus

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining Company/Org.:

Last name:

Address:

City: Deluth

State: GA Zip:

Country: UNITED STATES

Work phone:

Fax Number:

Home Number:

Email:

Age Range: 20 - 29



04/12/2006

LLYNCH

Company

Company: Experian

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: () Ext:

Company: Litton Loan Service

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: () Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7754128 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Home Mortgage) In September 2005 I became responsible for the sale of a property at (b)(6) (b)(6) This property was owned by two of my female cousins who owned the property as tennants in common. One cousin was deceased as of April 2001(the primary)and the other sister whom was incompetent to handle real estate transactions. I tried to sell the property in October 2005 to avoid foreclosure and contacted Litton to provide the Power of Attorney I held for Tracey Williams. I requested a payoff, and loan balance and amount to bring the loan current. They gave me a figure of \$64 and when we went to close the transaction there was a \$22k arrearage bond attached. Over the next four months litton refused to provide me with the documentation showing where this fee originated, Tracey's signature, agreeing to this fee, and they did everything in their power to try to foreclose on the property. They gave me a \$24k reinstatement amount to pay on Feb. 3, 2006 to pay before Feb. 14, 2006 or they would foreclose. I have since closed on the property with new buyers but I know that Litton has stolen \$18k from me! I asked them what action did they take in April 2001 when the primary died to qualify Tracey and ensure she could make the payments. They told me they just took the deceased name off and at that time I asked them who's social security # was on the acct, because it didn't belong to either of my cousins. I soon found out that it belonged to the woman who owned the home before they did. I alerted to company on several occassions and they never acknowledged it or sent me any of the documents I requested. My concern is that this fee may not have belonged to either of my cousins, just like the SSN didn't. I had attorney's involved from the very beginning and they just would not cooperate. I need someone with the power and authority to hold Litton accountable for the theft they have committed against me.

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

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: 89,500.00 Payment Method:Wire Transfer

Agency Contact: Internet Complaint Date: 02/27/06

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

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act



04/12/2006

LLYNCH

Law Violation: Creditor Fails or Inaccurately Discloses How Balance Is Computed

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Richmond

State: VA Zip:

Country: UNITED STATES

Work phone ()

Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 20 - 29

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77801

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Rep Name: Rendon, Tina

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7753692 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgage) Last Year our home was up for foreclosure, so we won't lose it we took all our savings \$40000 and gave to Litton. Documentation will not be provided to how we still owe 21,000. 5 RESPA letters written Failure to respond Force Placed Insurance when we have coverage Taking a check to pay off Ameriquest so we can refiance and cashing it aven though made payable to that creditor profane laguage used harrassing phone calls when known represented by attorney

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

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 61,000.00

Amt Paid: 40,000.00 Payment Method:Wire Transfer

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

Initial Contact: Mail Transaction Date: 01/31/06

Initial Response:

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.:

(b)(6)

Last name:

Address:

City: York

State: PA Zip:

(b)(6)

Country: UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

Company

Company: Litton Loan

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 78714-9104

Country: UNITED STATES

Email:

URL:www.littonloan.com

Phone: (800) 247-9727 Ext:

Company Representative

Rep Name: Freeman, Sheldon

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7752908 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Home Mortgage) I am writing to complain about an abusive mortgage company. They continually increase interest rates and charge for services that they do not take care of. I have received increases in my interest rate that are unbelievable. I need help dealing with this company. I am truly at a loss.

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

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 02/26/06

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Grand Blanc

State: MI Zip:

Country: UNITED STATES

Work phone: ()

Ext:

Fax Number: ()

Home Number:

Email:

Age Range: 30 - 39

(b)(6)

04/12/2006

LLYNCH



Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7726555 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Complaint was forwarded from Comptroller of the Currency. The consumer wrote the received a phone call from the manager of their bank informing them Litton Loan Servicing (purchased the consumer's mortgage from another lender and immediately raised the rate to 9%) was trying to draw money from their checking account without their authorization. The consumer did not provide a work or home phone, fax or age range.

Created By: JXHEINY Created Date: 02/24/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Mail Complaint Date: 01/23/06

Initial Contact: Unknown Transaction Date: 11/25/05

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Nevada City

State: CA Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: ()

Email: (b)(6)

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 4824 Loop Central Dr

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727 Ext:

Company Representative

Rep Name: Wyatt, Christopher

Title: Assist VP

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7723467 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a mortgage with Washington Mutual Mortgage. The company started foreclosure proceeding due to an error they made. Consumer was told in 09/04 due to mistake in closing that a 5630.00 had been made. Consumer didn't make payments for three months not knowing the 5630.00 was taken back. Consumer complains Washington Mutual Mortgage and their affiliate Litton Loan Servicing refuse to allow them to participate in a foreborance program. The company refused to accept payments beginning in 01/05. Litton Loan Servicing allowed consumer to stay in house and was asking for a lump sum 18000.00. Consumer lost her home in 02/06. Consumer preferred not provide her age range.

Created By: KMCCOMBS Created Date: 02/24/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 18,000.00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Phone Complaint Date:

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

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.:

(b)(6)

Last name:

Address:

City: Columbus

State: OH Zip:

(b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number:

(b)(6)

Email:

Age Range:



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Servicing

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: (800) 9998501 Ext:

Company: Washington Mutual Mortgage

Address: 7301 Bay Meadows Way

City: Jacksonville

State: FL Zip: 32256

Country: UNITED STATES

Email:

URL:

Phone: (800) 9998501 Ext:

Company Representative

Associated Company

Company: Litton Loan Servicing

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Phone: (800) 9998501 Ext:

Reason: Other



04/12/2006

LLYNCH

Transaction

Ref No.: 7700800 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer had a mortgage through Citibank that has now been sold to Litton Loan. Litton Loan told the consumer that she owes over \$10,000 in fees and she cannot get any specific info from them regarding what these fees are for. The consumer sent them a letter asking them to show her how they came up with the total fees and they did not respond. The consumer has no work ph# or email address.

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

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Mail

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Creditor Fails or Inaccurately Discloses How Balance Is Computed

Consumer

Complaining Company/Org.:

Last name:

Address:

City: Bronx

State: NY Zip:

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number:

Email:

Age Range: 60 - 64

(b)(6)

(b)(6)

(b)(6)



04/12/2006

LLYNCH

Company

Company: Litton Loan

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7687039 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer's complaint is against Litton Loan Servicing LP. Consumer states that they have taken money from the mortgage payments and not made the payment. Consumer states that this has caused their home to go into foreclosure. Consumer states that they are requiring \$3276.91 in order to catch up the mortgage. Consumer has tried to work with them and has sent them letters and proof that payment was made. Consumer states that they are not crediting their account. Consumer gave no email.

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

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 3,276.91

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 01/30/06

Initial Contact: Mail Transaction Date: 09/08/97

Initial Response:Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name: (b)(6)

Address: (b)(6)

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

Country: UNITED STATES

Work phone: (b)(6) Ext:

Fax Number:

Home Number:

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:

Phone: (713) 9809676 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7685637 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumer's letter was forwarded by the OCC. The consumer writes that he had a mortgage through Litton Loan Servicing LP. The consumer signed loan papers to refinance through CHASE, but mailed in a cancellation notice during his 3 day right to cancel. The notice was ignored and the loan went through anyway. The loan through Litton Loan Servicing LP was then paid off by CHASE. The consumer was eventually able to get the loan reversed, but it took almost 60 days. During that time, the consumer received a letter from Litton Loan Servicing LP stating that his payment was late, as the result of a mistake through CHASE, but no late fee would be charged. The consumer then found that Litton Loan Servicing LP was charging the consumer a late fee and it went on his credit report. The consumer also found that CHASE is reporting on his credit report that the loan is still valid. No home #, work #, or email address was provided.

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

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Mail Complaint Date: 11/13/05

Initial Contact: In Person Transaction Date: 04/26/05

Initial Response: In Person

Product/Service: Credit Information Furnishers
Creditor Debt Collection
Mortgage Lender

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



04/12/2006

LLYNCH

Law Violation: FCRA: CRA\Furnisher - Knowingly Supplies Inaccurate Information to Credit Bureau
Collects Unauthorized Interest\Fees\Expenses
Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

(b)(6)

Last name:

Address:

(b)(6)

City: Nevada City

State: CA Zip:

Country: UNITED STATES

Work phone ()

Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: CHASE

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company: Litton Loan Servicing LP

Address: 4828 Loop Central drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7654844 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer is being billed by Litton Loan Servicing. Consumer reports that they are claiming that she is late on her payments, and that she needs to pay a different escrow amount or an extra insurance that she was not aware off. Consumer keepd fixing the situation with them, but by next month the agency comes up with a new way to charge her more. Consumer was notified by Litton Loan Servicing that she could obtain counseling with 8 counseling agencies, but one of them is out of business, and the others are far away fomr where consumer lives. Consumer has no work# nor e-mail

Created By: RCELEDONIO Created Date: 02/13/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Chamsburg

State: PA Zip:

(b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 50 - 59

04/12/2006

LLYNCH



Company

Company: Litton Loan Servicing

Address: 4828 LOOP CENTRAL DR

City: HOUSTON

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 999

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7629309 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgage) I have had problems with Litton for years. I went into default, and it's been mess trying to deal with these people. Litton does not return phone calls or answer their phones, when you do get through to someone, it's never the person you need.

The house caught on fire and had substantial fire damage, and though Litton collected an insurance check for \$28,105., nobody told me. Precious time was wasted, for had they notified me I could have repaired the house and sold it. I filed a few complaints, and Mr. Benny Hibler from Litton contacted me. He gave me some helpful hints as to how to resolve this situation. Shortly thereafter a Ms. Lakesha Nelson contacted me (November 18, 2005) and sent paperwork regarding my options. I had a buyer so I wanted to do the short sale. He wrote up a contract and I sent it all to Ms. Nelson on 12/30/05. I would check every other week to see if the short sale was satisfactory, not getting through to anything but voice mails. Receiving no calls back, I stopped leaving messages and just kept calling until finally Ms. Nelson answered her phone. She transferred me to Derek Duran. Mr. Duran told me that my property, in a nutshell, was history as of September 2005.

Why was I not allowed to conduct the short sale? Now, not only do I have a foreclosure on my credit, but it shows up on my mother's credit. Not once did Litton contact my mother regarding the foreclosure, but they now want to hold her responsible. They denied allowing me to sell the house to get them their funds. I have 2 kids and make \$7.00 per hour; I can't afford to take on anymore debt.

Mr. Duran had the nerve to tell me that if I put him in contact with my buyer, that once that sale was concluded I could go to my county recorder and get the foreclosure off of my mom's credit. That is an untruth and completely falls with the Fair Debt Collection Practices Act under section 807 False or Misleading Representations.

I need help de

Created By:	RLOPER	Created Date:	02/08/06
Updated By:		Updated Date:	
Org Name:	PUBLIC USERS - CIS		
Amt Requested:			
Amt Paid:		Payment Method:	
Agency Contact:	Internet	Complaint Date:	02/07/06
Initial Contact:	Unknown	Transaction Date:	07/25/05



04/12/2006

LLYNCH

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Parma Hts

State: OH Zip:

(b)(6)

Country: UNITED STATES

Work phone: (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:

Phone: (713) 561-8265 Ext:

Company Representative

Rep Name: Hibler, Benny

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7622058 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer's complaint has been forwarded by the TX Dept of Savings and Mortgage Lending for review. Consumer's complaint is against Litton Loan Servicing. Consumer states that they have a mortgage with them. Consumer states that they have added on mortgage insurance without just cause and without their knowledge. Consumer states that they have been billed \$2700. Consumer has written them letters and spoke to them on the phone telling them about this error. Consumer is now being charged for foreclosure. Consumer states that payments have been made but they have not posted them. Consumer states that the foreclosure was a mistake by them but they have not removed it. Consumer even has letters from the Banking Commissioner telling them to remove the foreclosure. Consumer states that they have refused to resolve any of these errors caused by them. Consumer gave no email.

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

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 1,613.88

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 12/21/05

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

Initial Response:Phone: other

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Wolcott

State: CT Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Ext:

Fax Number:

Home Number:

Email:

Age Range:

Company

Company: Litton Loan LP

Address: 4828 Loop Central Dr

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (713) 9609676

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7612527 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against Litton Loan Service LP .Consumer state that her old mortgage company Resume Mortgage Corp sold the loan to Litton Loan Service LP on Nov 17,2004.Consumer state that on Dec 2004 she received a letter from from the new mortgage stading that she was behind on her mortgage payment for Dec2004 .Consumer state that the submitt proof of her bant statement to Litton Loan Service LP stading that she has pay the month of Dec 2004 to Resume Morgage Corporation.Consumer state that she was told that somemes it takes 60 days for them to received in the system but they will contact her preview mortgage lender to verify payment.Consumer state that on March 2005 she received a letter from litton Loan Service LP demanding a payment that she was not behind otherwise her house will be put forclosure .Consumer was force to pay the mortgage company the month of Dec 2004 again because the motgage has threaten her t if she does not pay her house will be put fore closure.Consumer state that on Nov 2005 she received another letter stading that she was behing two mortgage payment because the mortgage company has pay her Insurace tax.Consumer state that the mortgage company has falsely reprsent the payments because her insurance tax is already included on her montly mortgage payment.Consumer state tha the mortgage has threaten her again that if she does not pay her house will be put for forclosure.Consumer state that she has no received her mortgage statement for Feb2006 and the mortgage co has already charge her a late fee when is actually due until 10th of the month and she found out when she look her account in the internet.Consumer state that Litton Loan Services LP has not disclosed how the mortgage balance is computed and she has request his history payment and the mortgage company refuse to sent her one.No home number was provide.

Created By: BTAPIA Created Date: 02/06/06
Updated By: Updated Date:
Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL
Amt Requested: 3,300.00
Amt Paid: 3,300.00 Payment Method: Bank Account Debit
Agency Contact: Phone Complaint Date:
Initial Contact: Phone Transaction Date: 12/01/05
Initial Response:Phone: 800/888
Product/Service: Mortgage Lender
Statute/Rule: FTC Act Sec 5 (BC)
Truth-In-Lending Act



04/12/2006

LLYNCH

number

Law Violation: Creditor Fails or Inaccurately Discloses How Balance Is Computed
Deception/Misrepresentation

Consumer

Complaining

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

City: Aurora State: CO Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

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

Email:

Age Range: 50 - 59

Company

Company: Litton Loan Services LP

Address: 4828 Loop Central DR

City: Houston State: TX Zip: 77081-2226

Country: UNITED STATES

Email: URL:

Phone: (800) 247-9727 Ext:

Company: Resume Mortgage Corp

Address: 3350 East Birch ST
Ste 102

City: Brea State: CA Zip: 92821

Country: UNITED STATES

Email: URL:

Phone: (1877) 4737623 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7597883 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumer filed an unclear complaint about his Experian Report. Consumer wrote he has tried to dispute it twice and nothing has changed. There is a Litton Loan Servicing acct on his report that is being reported incorrectly. Consumer states it was discharged in bankruptcy in 07/2003, but Litton reports it was opened in 10/2000, but at the time his mortgage was with PCFS. Additionally he has complaints about his bankruptcy discharge date. Consumer states Litton reported to Experian that the mortgage was discharged through bankruptcy, but consumer states he has continued to make payments. No phone or email.

Created By: DCRASE Created Date: 02/03/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

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

Initial Contact: Print Transaction Date: 07/15/03

Initial Response:Mail

Product/Service: Credit Bureaus
Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Provides Inaccurate Information
FCRA: CRA\Furnisher - Fails to Reinvestigate Disputed Information

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Chicago

State: IL Zip:

Country: UNITED STATES

Work phone: ()

Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

(b)(6)



04/12/2006

LLYNCH

Company

Company: Experian

Address: PO Box 9556

City: Allen

State: NC Zip: 75013

Country: UNITED STATES

Email:

URL:

Phone: (800) 4931058 Ext:

Company: Litton Loan Servicing

Address: 4828 Loop Central Dr

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: () Ext:

Company Representative

Associated Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Dr

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Phone: () Ext:

Reason: Other



04/12/2006

LLYNCH

Transaction

Ref No.: 7589785 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer says she was involved in the Fairbanks class action lawsuit and didn't receive money off of her loan which is what she was promised. Consumer says she received 430.00. Consumer says her mortgage was sold to Litton Loan in 01/03 while she was in chapter 13. At that time Litton charge 7000.00 for other fees due. Consumer was told by her bankruptcy attorney that was for interest. Consumer doesn't believe her an attorney. Consumer has a balance of 69000.00 when she purchased her home for 60000.00. MAIL UPDATE: On 02/03/06 consumer sent a letter re the above and also sent a copy of her fixed rate note from 1994, a copyo of settlente info and some other documentation. Consumer is upset with the \$420.84 payment rcvd. She states she requested \$57,565.46 to bring it current. Consumer is upset with Gilardi & Co. She states she decided not to sue Fairbanks because she had faith in Gilardi. She is also complaining becuase litton wants another \$7177.32. Consumer also enclosed a brief history stating Fairbanks cost her more than \$10,000.00 in overpayments and expenses. dcrase 03/14/06.

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

Updated By: DCRASE Updated Date: 03/14/06

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 69,000.00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Phone Complaint Date:

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

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

number

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Avon Lake

State: OH Zip:

Country: UNITED STATES

Work phone () Ext:

Fax Number: (b)(6)

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Fairbanks Capital Corp.

Address: c/o Gilardi & Co. LLC

PO Box 808054

City: Petaluma

State: CA Zip: 94975

Country: UNITED STATES

Email:

URL:

Phone: (877) 3771287 Ext:

Company: Litton Loans

Address: 4828 Loop Central Dr

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 5488665 Ext: 8969

Company Representative

Rep Name: McDurmick, Mr

Title: representative for Litton Loa

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7572896 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgage) Hello,
I am not sure if I have the right place for this complaint,
but I am having some problems with Litton Loan they are
servicing my mortgage. We are behind in our Mortgage and
they made an agreement with me regarding a homeowners check.
When I called them back after receiving the check, I got a
whole new story. Now we have a check that we cannot fix our
house, and no money to pay our mortgage. Every time I call I
can never speak with a supervisor. Because of what they told
us originally, we are now in default on our mortgage. I
really need some help with these people. They were supposed
to e-mail us another agreement, and as usual we have not
received it! Every time they say they will do something it
takes forever, they we get penalized for being late!
Please help us,
Thank you

(b)(6)

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

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 01/31/06

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Saylorsburg

State: PA Zip:

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central Dr

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email: URL:www.littonloan.com

Phone: (800) 2479727 Ext:

Company Representative

Rep Name: Mrs. Smith, Insurance Dept. Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7571198 Contact Type: Complaint Source: Consumer TCS? N

Comments: 11/4/2005 Inspection Fee \$9.00
6/7/2004 Inspection Fee \$9.00
4/22/2004 Inspection Fee \$9.00
2/19/2004 Inspection Fee \$9.00
1/5/2004 Inspection Fee \$9.00
12/2/2003 Inspection Fee \$9.00
9/24/2003 Inspection Fee \$8.50
8/6/2003 Inspection Fee \$8.50
6/23/2003 Inspection Fee \$8.50
4/11/2003 Inspection Fee \$8.50
3/13/2003 Inspection Fee \$8.50
12/20/2002 Inspection Fee \$8.50
11/19/2002 Inspection Fee \$8.50
10/10/2002 Inspection Fee \$8.50
12/30/2005 Inspection Fee \$10.50
8/17/2005 Inspection Fee \$10.50
6/29/2004 Bpo Fee \$92.00
6/23/2004 Bpo Fee \$92.00
11/18/2005 Bpo Fee \$90.00
9/26/2003 Bpo Fee \$100.00
4/29/2003 Bpo Fee \$100.00
12/5/2002 Bpo Fee \$100.00
7/12/2002 Bpo Fee \$100.00
5/6/2002 Prev. Servicer Expense \$641.20
5/3/2002 Prev. Servicer Expense \$3,269.01
8/27/2002 Foreclosure Costs \$750.00
7/18/2002 Foreclosure Attorney Fee \$550.00
2/10/2004 Title Costs \$280.00
2/10/2004 Court Costs \$460.00
2/10/2004 Service Costs \$618.75
2/10/2004 Recording Costs \$16.00

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

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 01/29/06

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.:

Last name:

Address:

City:

Canton

State: OH Zip:

Country:

UNITED STATES

Work phone

()

Ext:

Fax Number:

()

Home Number:

(b)(6)

Email:

Age Range:

40 - 49

Company

Company: Litton Loan

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip:

Country: UNITED STATES

Email:

URL:

Phone:

()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7541672 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: 30 DAY LATE MONTHLY PAYMENT) I COMPLETED A REFINANCE ON 10-25-05,I PAID A FEE FOR A WIRE TRANSFER FOR LITTON LOAN TO RECEIVE PAYMENT IN FULL IN 3 DAYS. ON 10-31-05, I CONTACTED LITTON LOAN AND WAS CONFIRMED THAT THEY HAD RECEIVED MY PACKET IN THE OFFICE, HOWEVER, THEY REPORT THAT THE COMPUTER DID NOT UPDATE THE INFORMATION UNTIL 12 MIDNIGHT WHICH TURNED INTO 11-1-05, AND THEY REPORTED ME AS 30 DAYS LATE. AS LONG AS I WAS A CUSTOMER WITH LL, I HAVE NEVER HAD A 30 DAY LATE PAYMENT.

Created By: RLOPER Created Date: 01/27/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: 129,500.00 Payment Method:Wire Transfer

Agency Contact: Internet Complaint Date: 01/26/06

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining Company/Org.:

Last name:

Address:

City:

(b)(6)

DETROIT

State: MI Zip:

(b)(6)

Country:

UNITED STATES

Work phone

()

Ext:

Fax Number:

()

Home Number:

(b)(6)

Email:

Age Range:

30 - 39



04/12/2006

LLYNCH

Company

Company: Litton Loan

Address: 4828 LOOP CENTRAL DR

City: HOUSTON

State: MI Zip: 77081

Country: UNITED STATES

Email: WWW.LITTONLOAN.COM

URL:LITTONLOAN.COM

Phone: (800) 9998501 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7540913 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumers has a legitimate account with Litton Loan Servicing- they bought her mortgage loan from a previous co. Consumer has been paying them but they are still reporting late payments on her credit report. None of her money is going to the principal, etc. No email address. UPDATE: 01/27/06 - Consumer indicated money had been taken out of her account, but it did not go to Litton Loan Service. Consumer has filed a Chapter 13 bankruptcy because of a possible foreclosure. Now there is another company, Deutsche is representing Litton, and they want \$32,000 in late fees. Consumer plans to file a civil suit against Litton. Ireeves

Created By: KJOHAL Created Date: 01/27/06

Updated By: IREEVES Updated Date: 01/27/06

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 27,730.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 04/15/03

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Other Written Disclosure\Written Violations

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

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

Country: UNITED STATES

Work phone (b)(6) Ext:

Fax Number:

Home Number:

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Dr

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 247-9727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7535431 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Putting 2005 on my report when it should be 2000/2001) I have notified this Company at a minimum of 20 times and I have complained to every one who will listen. They are taking a foreclosure that happened in 11/2000 and putting 5/2005 on my credit report. I am sick over this. Please Help

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

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 01/25/06

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

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Port Saint Lucie

State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

04/12/2006

LLYNCH



Company

Company: Litton Loan Servicing

Address: Litton Loan servicing

4828 Loop Central Drive

City: Houston

State: TX Zip: 30374

Country: UNITED STATES

Email:

URL:www.littonloan.com

Phone: (713) 960-9676 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7525276 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer is calling to file a complaint against Litton Loan Servicing LP. Consumer states that Litton Loan Servicing LP is holding back her insurance money so she cannot get her home built. Litton Loan Servicing LP is the mortgage company and they will not release her money to her contractors so build her home which was destroyed in a fire. Consumer gave no email.

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

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 04/01/05

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: Rule / Other

Law Violation: Other (Note the Violation in the Comment Field)

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Stockton

State: CA Zip:

Country: UNITED STATES

Work phone

(b)(6)

Ext:

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

(b)(6)



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop central Drive

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727 Ext: 4524

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7489799 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer has a complaint against Litton Loan. The consumer reports that her mortgage loan was originally with Long Beach Loan and her loan papers stated that her finance charges should amount to \$87,145. Now her loan is held by Litton Loan and she thinks they are making her pay more finance charges than her home is even worth. The consumer also reports that she just divorced her husband and the court stated he needs to be removed from the mortgage paperwork but the company claims they cannot do that without refinancing. The consumer has no work ph# or email address.

Created By: LANDREWS Created Date: 01/19/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 01/15/04

Initial Response:Mail

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Creditor Fails or Inaccurately Discloses How Balance Is Computed

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Salt Lake City

State: UT Zip:

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number:

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

Company

Company: Litton Loan

Address: 4828 Loop Central Dr

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7482975 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgage) Hi, My name is (b)(6) I reside in Tallahassee, Florida. Litton Loan working under J.P. Morgan Chase has been a nightmare in my life since they began servicing my loan in 1999. I was not told by my former mortgage company nor Litton that they had aquired my loan. They immediately placed me into default, they began to divert my monthly payments to pay for a non-existent escrow account and forced insurance of which I had complete coverage by State Farm and they notified them of this on many occasions. This was a breach of my contract, I paid all taxes and insurance in accordance with my contract, I don't know where this money went, certainly not to my account. They called my home all

times of the day and night harassing me and threatening me and extorting large sums of money from me to try to avoid foreclosure, this money was not applied to my account. They foreclosed on my home in 2002 and Chase bought it back for \$100.00. I sued them in civil court, during which my Attorney died, I was forced to proceed Pro Se. The court would not allow me to have my day in Court because they did not want to overrule the lower court on the foreclosure, so they granted them Summary Judgment. I am still in the home, just by the Grace of God and have filed bankruptcy, of which I am being told will not save the home. I am looking to be evicted any day now. I have been in my home for over 13years, I raised my kids here and I am now a single Grandmother raising my two grandsons and my nephew, we have no where to go. I am also a Desert Storm veteran, who fought for their freedoms and this is how I am treated. I have been subjected to Emotional distress, loss of credit worthiness , they have ruined my credit, defamation of my property, they have said or caused to be published or printed untrue things about me and my property. Thank you, former (b)(6)

Created By: RLOPER Created Date: 01/18/06
Updated By: Updated Date:
Org Name: PUBLIC USERS - CIS
Amt Requested:
Amt Paid: Payment Method:
Agency Contact: Internet Complaint Date: 01/16/06
Initial Contact: Mail Transaction Date:
Initial Response:
Product/Service: Mortgage Lender



04/12/2006

LLYNCH

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Tallahassee

State: FL Zip:

Country: UNITED STATES

Work phone

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Dr.

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:https://www.littonloan.com

Phone: (713) 960-9676 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7481953 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has lender insurance through Litton Loan Mortgaging. The consumer was in foreclose in December 2005. Consumer has since settled the debt in January 2006. The consumer experienced damage as a result of Hurricane Katrina. The insurance company continues to hold the check. The consumer needs to repair his roof, but was told he would not receive his check until February, even though the loan is paid in full.

Created By: BTYLER Created Date: 01/18/06

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Phone: other Topic: Hurricane Katrina Related

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name:

(b)(6)

Address:

City: Miami

State: FL Zip:

(b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number:

(b)(6)

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

Company

Company: Litton Loan Mortgaging

Address: 4828 Loop Central Dr

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7458326 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against his mortgage company, Litton Loan Servicing. Consumer states that this company was supposed to send him a check for \$15000 and they haven't done that. Consumer states that when he calls them he just the runaround regarding the check. No alternate phone number.

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

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name: (b)(6)

Address: (b)(6)

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

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email: (b)(6)

Age Range: 60 - 64



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Servicing

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: (800) 2479727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7439454 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumers complaint was forwarded by the OCC for action by the FTC. The consumer states that 3430 E Jefferson #243 refinanced a loan for (b)(6). The consumer states that the loan was made on 11/26/1997. The consumer states that the loan exceeds the HOEPA levels for interest rate and also has failed to make the correct disclosures under the TILA. The consumer states that the monthly payment and interest rate are not disclosed in a conspicuous type font as required by reg Z. The consumer states that Litton is refusing to begotiate a forbearance or loan mod, instead planning to auction the property on 12/08/05, even though they have more than recovered their original capital. The consumer did not provide the initial contact or response type. The consumer included documentation with his complaint. The consumer did not provide a phone number, e-mail or age for the consumer and no e-mail or age for himself.UPDATE MAIL 02/17/06:We have now received a letter from Trott & Trott indicating they are representing Litton Loan Sevicing in regard to the above complaint. They indicate the consumer's above complaint should be dismissed because:The consumer is making allegations base on his interpretation of the law, the alleged violations are time barred by the appropriate statutes of limitations and all TILA and HOEPA notices were properly provided and signed for by (b)(6) mPhillips

Created By: BSTURM Created Date: 01/10/06

Updated By: MPHILLIPS Updated Date: 02/17/06

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date:

Initial Contact: Unknown Transaction Date: 11/26/97

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act



04/12/2006

LLYNCH

Law Violation: Creditor Fails or Inaccurately Discloses Refinancing Terms

Consumer

Complaining Company/Org.:

(b)(6)

Last name:

Address:

City: Lansing

State: MI Zip:

(b)(6)

Country: UNITED STATES

Work phone: ()

Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Complaining Company/Org.:

(b)(6)

Last name:

Address:

City: Detroit

State: MI Zip:

(b)(6)

Country: UNITED STATES

Work phone: ()

Ext:

Fax Number: (b)(6)

Home Number:

Email:

Age Range:

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7430536 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer's existing mortgage was sold to Goldman Sachs Wholesale Loan. TThe consumer admits that her mortgage payments were regularly due by the 1st of each month and doesn't incur charges or late penalties unilt the 15th. However, since the loan was sold to Goldman Sachs, she has been receiving collection calls before the 15th. She has yet to be 'late' on a payment. The consumer stated that Litton Loan Servicing is calling her on behalf of Goldman Sachs. The consumer claims that Litton Loan Servicing is belligerent with her over the phone even after she indicates that the payment is in the mail. Litton Loan Servicing refuses to stop calling her eventhough she is never late for her payments.

Created By: BROSS Created Date: 01/09/06

Updated By: JXSMITH Updated Date: 01/18/06

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Phone: other

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Falsely Represents Character, Amount, Status of Debt
Calls any person repeatedly or continuously

Consumer

Complaining
Company/Org.:

Last name:

Address:

City:

(b)(6)

Orangevale

State: CA Zip:

(b)(6)

Country:

UNITED STATES

Work phone

()

Ext:

Fax Number:

()

Home Number:

(b)(6)

Email:

Age Range:

40 - 49



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Dr

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (731) 9609676 Ext:

Company: Goldman Sachs Wholesale Loan

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: () Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7430351 Contact Type:Complaint Source:Consumer TCS? N

Comments: I filed bankruptcy in 2004 in which Litton Loan Service refuses to show on my credit report that I have a debt with them in which have been paying my monthly mortgage too. I never filed bankruptcy on my home. The only thing they changed was the debt was discharged but show my credit report at 0 balance. I have fought with them since June of 2005 to correct this but they have not. I even had my attorney send them a letter saying there is still a lien on my home in which they should report my mortgage debt. If they were reporting it correctly my credit scores would be alot higher. I have gotten nothing but the run around about this from the company and I think its wrong. I have faxed letter,mailed letters and called several times and they still will not change it on my credit report. It has hurt me trying to get refianced and my credit scores. I may have filed bankruptcy but never filed on my home but I did have to list my home as a debt..

Created By: JHART Created Date: 01/09/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

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

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act



04/12/2006

LLYNCH

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

Consumer

Complaining

Company/Org.:

(b)(6)

Last name:

Address:

City:

Cedar Rapids

State: IA Zip:

Country:

UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range:

40 - 49

Company

Company: Litton Loan Service

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7421284 Contact Type:Complaint Source:Consumer TCS? N

Comments: Company claimed in late July 2005 we missed December 2004 mortgage payment. In August 2005, We provided bank statements as documentation that clearly refuted their claim. Company never acknowledged receiving our documentation or addressed our dispute, but continued to send threatening letters, charge us mounting late fees, and send damaging information to the Credit Bureau. On December 15, 2005, after many calls and letters, we resubmitted our bank statements for December 2004 and from January 2005 through December 2005 clearly showing that a payment was made to their organization every month. To date, January 05, 2006, we still have not received any documentation that refutes our bank statements, but we continue to get threatening letters and phone calls to accelerate pay off of our mortgage and mounting late fees.

Created By: RLOPER Created Date: 01/06/06

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

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

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name:

Address:

City: Battle Ground

State: WA Zip:

Country: UNITED STATES

Work phone: ()

Ext:

Fax Number: ()

Home Number:

Email:

Age Range: 50 - 59

(b)(6)

(b)(6)

(b)(6)



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central Dr.

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (866) 875-2790 Ext:

Company Representative

Rep Name: Blackshear, Francis

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7406416 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that he refinanced his home due to a bankruptcy. Consumer states that Litton Loan Servicing Ip. is the original loan company. Consumer states that the new company requested a payoff for his mortgage loan. Consumer states that he was told that it would be 3-5 days initially. After they discovered it was a bankruptcy, it is taking 10 - 15 days longer. Consumer is afraid that he will lose his funding on the refinance. Consumer states that he has spoken to the servicing company and they won't speed it up. Consumer is getting tired of waiting.

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

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 12/14/05

Initial Response:Phone: other

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation:

Consumer

Complaining Company/Org.: (b)(6)

Last name:

Address:

City: Hallandale State: FL Zip:

Country: UNITED STATES

Work phone: (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 70 - 79

(b)(6)



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP.

Address: 4828 Lupe Central Dr

City: Houston

State: TX Zip: 770812226

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7406019 Contact Type: Complaint Source: Consumer TCS? N

Comments: Consumer is calling about Litton Loan Service, a mortgage lender. Consumer has a mortgage loan with this company. Consumer states they are not posting his payments properly. Consumer states that he is delinquent on the loan and an attorney keeps calling him, stating they are representing another company that actually sold the loan to Litton Loan Services. Consumer states the attorney harrasses him and calls him all the time. No work or email. UPDATE: 01/18/06 The consumer is calling back to state that he has made several attempts to get his loan paid. The consumer states that in 2004 and in 2005 he made attempts to settle the loan, and both times Litton Loan with in 10 days of his closing came in and foreclosed on his home. The consumer states that in 2005 he forwarded 2 payments for August and September towards his forbearance, and he states that Litton forwarded the payments back to him. mpurlee

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

Updated By: MPURLEE Updated Date: 01/18/06

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: In Person Transaction Date: 01/01/00

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender
Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

number

Law Violation: Deception/Misrepresentation
Calls any person repeatedly or continuously
Collects Unauthorized Interest\Fees\Expenses

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Exmore

State: VA Zip:

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number:

Email:

Age Range: 65 - 69

Company

Company: Litton Loan Service, LP

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (866) 8752790 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7388725 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer complains that Litton Loan Servicing LP, his mortgage company, has not forwarded his escrow payments to consumer's homeowners insurance company. Also, consumer complains that Litton Loan Servicing LP debited consumer's bank account without his permission. Consumer makes payment via personal check, with no provision for direct debiting. Also, consumer's phone calls are placed on hold for extended periods. The account corrections and adjustments consumer asks for are agreed by Litton Loan Servicing LP but never actually occur. Consumer insurance premiums have increased due to the activities of Litton Loan Servicing LP. Consumer provided no work phone or email.

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

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: West Hartford

State: CT Zip:

Country: UNITED STATES

Work phone: () Ext:

Fax Number: (b)(6)

Home Number:

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Servicing LP

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7387233 Contact Type:Complaint Source:Consumer TCS? N

Comments: Problem #1. I live in federal declared disaster zone for Hurricane Wilma October24,2005. This resulted in loss of income for 2-3 weeks.

Problem #2. I contacted Litton Loan immediately and I was granted forbearance on my Mortgage payments unti january 2006.

Problem#3. Despite the forebearance agreement, this company continued to send me threatening Certified letters,and multiple harassing phone calls.When I called the company I was advised to ignore the certified letters.

PROBLEM# 4. My credit report revealed that the company reported my payments as being late for 60 days for 3 months during the forebearance period. Although I was granted forebearance I continued to make payments to the company, which was placed in "suspense".

Problem#5. I contacted the Litton Loan company, asking that this error be corrected, since I was still in the forbearance period. The customer service agent promised to send a letter to the credit Bureau to correct their error. This has still not been done.

Problem #6. Litton Loan promised to send me a letter stating that the report to the credit Bureau was in error,this letter has never been sent to me.

Problem #7. Despite the fact of me making payments, Litton Loan continues to add late charges to my loan in the amount of\$103.00 monthly, and have notremoved it from my record.

Problem #8. During the period since 10/2005 no staments have been sent to me.

Problem #9. MOST Important is the damaging information that is erroneously being reported on my credit profile.

Problem #10. This company has a notorious track record for defrauding consumers, by forcing many consumers into foreclosure, by means of the very same practices outlined above.

Thank You for the opportunity to request consumer protection,and to advise you of the fraudulent practices of this company.

(b)(6) , MD

Created By: RLOPER Created Date: 01/03/06
Updated By: Updated Date:
Org Name: PUBLIC USERS - CIS



04/12/2006

LLYNCH

Amt Requested: 3,809.00 Payment Method: Bank Account Debit
 Amt Paid: 3,500.00
 Agency Contact: Internet Complaint Date: 12/30/05
 Initial Contact: Mail Transaction Date: 12/29/05

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

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

Country: UNITED STATES

Work phone: (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Drive

City: Houston State: TX Zip: 77081

Country: UNITED STATES

Email: URL:

Phone: (800) 247-9727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7379599 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer is calling on behalf of a friend. Consumer's friend had a mortgage through Milor Financing Group. Consumer states that Milor Financing Group sold her friend's mortgage to Litton Loan Servicing. Consumer states that the loan was transferred without the consumer's knowledge. Consumer states that her friend had paid Milor Financing Company for December and that Litton Loan Servicing is trying to collect the payment as well.

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

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Long Beach State: CA Zip:

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Servicing

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company: Milor Financing Group

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

Company: Litton Loan Servicing

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Phone: () Ext:

Reason: Other



04/12/2006

LLYNCH

Transaction

Ref No.: 7361729 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Escrow charges on home loan) This company assumed my home loan in November of 2004. They immediately attached an escrow charge of \$4590.00 for hazard insurance even though I was fully covered by Allstate. Every time I complain and send them the verification they keep moving the time-line back from 2005 to 2004 now 2003. I have provided them everything they ask, but they continue to call all hours of the day and night, weekends, and holidays with a disguised caller IDs. The caller is someone who has no knowledge of the dispute or documentation and just demands payment and threaten legal action.
I don't know if Litton Loan is a loan company or a debt collector, but I do know that this charge has been erroneously added to my loan (b)(6) and they are attempting to force me into paying.

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

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 4,590.00

Amt Paid: .00 Payment Method:

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

Initial Contact: Mail Transaction Date: 11/21/05

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act



04/12/2006

LLYNCH

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

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Sunnyvale

State: CA Zip:

Country: UNITED STATES

Work phone: ()

Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 60 - 64

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:www.littonloan.com

Phone: (800) 999 8501

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7360746 Contact Type: Complaint Source: Consumer TCS? N

Comments: This company is practicing outright piracy. They have continually reported me late to the credit bureaus since my loan was transferred to them. I have requested a copy of my transaction history 3 times this year, but the customer service rep told me that they didn't have access to that information. I requested a coupon book, and was told that I would receive only a monthly statement. Litton has forced an insurance policy on my home, which the supposedly initiated in July 2005, but I have only received this data in a letter they sent in Nov. 2005. I already have an insurance policy on my home and have had said coverage since July 14, 2005 through the Texas Fair Plan Insurance. Litton is FORCING me to pay for the policy they took against my home or else they will foreclose on my home in 45 days from Dec. 19, 2005. I, as well as my insurance agent, have provided Litton with copies of my Texas Fair Plan Policy. In addition, Litton will report via a billing statement, whenever they feel like it, that I am way behind on my house note. I have paid these people so much money it makes my head spin. They have threatened to foreclose on my home over 5 times in the 18 months they have held the loan. My credit is ruined as a result of this being reported late. No matter how much money I send them, it is NEVER enough. Litton has recently imposed an escrow, which is negative over \$4000. My taxes are paid and I have receipts. My note will go up to \$1200 from \$738 as a result. Litton has also for the past 18 months charged me some type of late fee, forbearance fee, suspense adjustment fee, and lender placed insurance fee. These fees total into the thousands of dollars. Will someone please help me? By the way, I was an unfortunate victim of Fairbanks Capital, but they were mere novices compared to these people at Litton Loan Servicing. UPD2-22-06: Consumer states that Litton is still charging her for this insurance policy. galcaldeUPD:02.22.06 Consumer was e-mailed her reference number pelmore

Created By: MPHILLIPS Created Date: 12/29/05
Updated By: PELMORE Updated Date: 02/22/06
Org Name: PUBLIC USERS - CIS
Amt Requested: 1,621.75
Amt Paid: .00 Payment Method:
Agency Contact: Internet Complaint Date: 12/27/05
Initial Contact: Phone Transaction Date: 12/18/05

Initial Response:

Product/Service: Mortgage Lender
Credit Information Furnishers



04/12/2006

LLYNCH

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

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

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Houston

State: TX Zip:

(b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:www.littonloan.com

Phone: (800) 2479727

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7342308 Contact Type:Complaint Source:Consumer TCS? N

Comments: (Product Name: Mortgage Loan) Called the 800# because had written the final check to zero out the home loan. Received notice the check was deposited on 12/13/2005 but when received the 'billing statement' all was put into a 'suspense account'. After a e-mail was sent to rectify called the 800# and was told until a formal payoff was requested the amount would stay in the 'suspense' account and late charges would be added in. Something is not right here and I hope to correct this.

Created By: JXHEINY Created Date: 12/28/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 2,800.00

Amt Paid: 2,816.33 Payment Method: Check (Personal)

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

Initial Contact: Print Transaction Date:

Initial Response:

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name:

(b)(6)

Address:

City: Palm Springs

State: CA Zip:

(b)(6)

Country: UNITED STATES

Work phone:

(b)(6)

Fax Number:

Home Number:

Email:

Age Range: 70 - 79



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:www.littonloan.com

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7313944 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The OCC Referred consumer's letter because it does not fall under their jurisdiction. Consumer filed a lengthy complaint against Litton Loan Servicing and Chase Manhattan Mortgage. Consumers complaint is somewhat unclear. She wrote she has been with Litton for several years and has had many forbearance agreements with more and more fees stacking up on them. She started her acct with \$34,000, but it is up to \$43,000. Consumer states she has been paying so does not understand. She was told her 05/2004 forebearance was complete, but she rcvd a call from another rep telling her she was behind. She states they will not give her the breakdown of her history. More recently she was was told she owed 1002.48, but does not know what it is for. She states she made payments. She also has a complaint against Chase, but is is unclear. It seems her balance from Chase did not carry over and get applied to her Litton acct. Consumer states Litton Transferred with a principal of \$31943.04 so close to \$10,000.00 was tacked on to the loan. Consumer enclosed a great deal of documentation. Letters to BBB, and acct history that she later states she had never seen before. She also enclosed a Forebearance agreement from the debt collector and more. No 2nd phone or email. Trans date unclear. Exact amt unknown.

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

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 07/29/05

Initial Contact: Unknown Transaction Date:

Initial Response:Unknown

Product/Service: Mortgage Lender
Creditor Debt Collection

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



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation
Other Written Disclosure\Written Violations
Falsely Represents Character, Amount, Status of Debt

Consumer

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

Company

Company: Chase Manhattan Mortgage
Address: 1775 Sherman St.
Suite 2300
City: Denver State: CO Zip: 80203
Country: UNITED STATES
Email: URL:
Phone: () Ext:

Company: Litton Loan Servicing
Address: 4828 Loop Central Drive
City: Houston State: TX Zip: 77081
Country: UNITED STATES
Email: URL:
Phone: () Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7298238 Contact Type:Complaint Source: Congress TCS? N

Comments:

Created By: RBARNES Created Date: 12/19/05

Updated By: RDONOHUE Updated Date: 12/21/05

Org Name: Office of the Secretary

Amt Requested:

Amt Paid: Payment Method:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule:

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name:

Address:

City: Pittsburgh

State: PA Zip:

Country: UNITED STATES

Work phone: ()

Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Litton Loan Servicing LP

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7256343 Contact Type: Complaint Source: Consumer TCS? N

Comments: Consumer did a refinance of his home mortgage. Consumer states that his escrow company sent a check to Litton Loan which included taxes. Consumer states that he got notice from the County Assessors office that shows the taxes were paid. Consumer got a letter from Litton Loan stating that he owes an additional \$3,614.97 to pay for taxes. Consumer states that his escrow company sent a 275,320.18 check to pay off the mortgage and taxes yet Litton Loan hasn't cashed the check. Consumer states that his escrow company has sent numerous letters to the company telling them that the account was paid off. Consumer wanted to file a complaint because Litton Loan has held the check. The company also states that the consumer owes \$4,400.00 in back payments. Consumer states that this is incorrect and that the company is disclosing the wrong information to him. No secondary phone or email address.

Created By: HWILSON Created Date: 12/12/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 8,014.97

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 11/30/05

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act



04/12/2006

LLYNCH

number

Law Violation: Creditor Fails or Inaccurately Discloses How Balance Is Computed

Consumer

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

City: Gig Harbor State: WA Zip: (b)(6)

Country: UNITED STATES
Work phone: () Ext:

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

Age Range: 30 - 39

Company

Company: Litton Loan

Address:
City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: (800) 9998501 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7246061 Contact Type: Complaint Source: Consumer TCS? N

Comments: (Product Name: Litton loan# (b)(6) This is a complaint about an illegal predatory loan being foreclosed upon by Litton. This loan was made to (b)(6) (b)(6) secured by her home at 1405 Pattengill Avenue, Lansing, Michigan 48910, which she owned since 1994. The 25-year 2nd position refi loan was made on November 26, 1997, for \$23,000, with a disclosed APR of 17.94%. The finance charge was disclosed at \$77,303. The monthly payment is \$330.51. This loan exceeds HOEPA levels for interest rate (6.45% as of 10/15/1997 + 10% for 2nd position = 16.45%), and also has failed to make the correct disclosures under TILA, regulation Z. The amount financed was not disclosed on the section 32 disclosure as is required by regulation Z Sec. 226.32(c) (5), and the other items such as monthly payment and interest rate are not disclosed in a conspicuous type font on that form as required by reg. Z. Was ability to repay verified and documented? On the HUD-1, a fee was paid as Sub-Escrow to Magellan Escrow. What is this doing in the settlement paperwork for a mortgage in second lien position? This item needs to be justified. If it is not, there may be another TIL disclosure error and a reimbursement needed. The homeowner has been making payments on this almost 18% interest rate loan for about 8 years, had a temporary hardship, but now qualifies for a loan workout. However, Litton is refusing to negotiate a forbearance or loan mod, instead planning to auction this property on Dec. 15. The homeowner would like to remain in her home. The auction needs to be postponed. This is a high cost loan under TILA and this homeowner has special rights. To assist this homeowner and prevent her from getting foreclosed upon, she needs: a regulators examination and determination that this is an illegal loan, and/or a determination of RESPA or TILA reimbursements, and/or determination of right to rescind due to the lack of proper disclosures.

Created By: RLOPER Created Date: 12/09/05
 Updated By: Updated Date:
 Org Name: PUBLIC USERS - CIS
 Amt Requested:
 Amt Paid: Payment Method:
 Agency Contact: Internet Complaint Date: 12/08/05
 Initial Contact: Unknown Transaction Date:



04/12/2006

LLYNCH

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

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

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Detroit

State: MI Zip:

Country: UNITED STATES

Work phone

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email: jsissom@litton.c-bass.com

URL:?

Phone: (800) 247-9727 Ext:

Company Representative

Rep Name: Sissom, Jill

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7245649 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against Litton Loan Services, her mortgage company. Consumer states Litton Loan Services paid the consumer's taxes for her, when she pays for it out-of-pocket. Consumer states that although she has not been late, she is to pay \$443 for taxes, she does not have to pay through them. Consumer states Litton Loan Services is reporting her late on her credit report. Consumer has received repeated collection calls in regards to her being late. Consumer states she sent in the money to reimburse Litton Loan Services. Consumer has not disputed the item with the CRAs. Transaction date is approximate. Consumer has no email address.

Created By: MRALEY Created Date: 12/09/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 752.00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 02/01/05

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender
Creditor Debt Collection
Credit Information Furnishers

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



04/12/2006

LLYNCH

number

Law Violation: Deception/Misrepresentation
Calls any person repeatedly or continuously
FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining

Company/Org.: (b)(6)

Last name: [Redacted]

Address: [Redacted]

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

Country: UNITED STATES

Work phone (b)(6) Ext:

Fax Number: [Redacted]

Home Number: [Redacted]

Email:

Age Range: 50 - 59

Company

Company: Litton Loan Services

Address: 4828 Loop Central Dr.

City: Houston State: TX Zip: 77081-2226

Country: UNITED STATES

Email: URL:

Phone: (800) 9998501 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7226407 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL:Complaint forwarded by Comptroller of the Currency for action by the FTC. The consumer's loan was purchased by Litton Loan Servicing. They immediately raised his rate to 9% so the consumer decided to refinance. He was going to get a loan with Chase Home Finance but got two better offers. He sent them a notice of right to cancel but they told him it was too late and the loan had already been funded.He states this is not true, he got it in in time. Both Chase and Litton are reporting negative and inaccurate info on his report because of all this confusion. The consumer did not provide any of his phone #'s. email or age range.

Created By: MPHILLIPS Created Date: 12/08/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 10/06/05

Initial Contact: Unknown Transaction Date: 04/01/05

Initial Response:Unknown

Product/Service: Mortgage Lender
Credit Information Furnishers

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

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

Consumer

Complaining
Company/Org.:

Last name:

(b)(6)

Address:

City: Nevada City

State: CA Zip:

(b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: P.O.BOX 4387

City: Houston

State: TX Zip: 77210-4387

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company: Chase Home Finance

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7205595 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer was employee and customer for Litton Loan Servicing LP. Consumer could not write any complaints to consumer protection agencies because it wasit was a conflict of interst with the company policies. Consumer was afraid they would be retaliate against them at their company. Company policies forbidden employees from discussing any information with the media, local or federal agencies against them. Consumer was afraid their employment would be terminated. No one would discuss information regarding consumer's loan. No one would transfer consumer's loan. Consumer was denied Customer Service, Counseling and paperwork regarding their loan. Litton has not sent notice when they plan to sale consumer's home. Oscar Southall present consumer with fals and misleading information regardin their loan. Consumer was sent deceptive forms and incorrect figures regarding their loan. Consumer repayment plan was cancelled falsely. Consumer's co-workers could review their loan. Consumer personal information like salary, SSN, Home address, how much hed paid for his home was available to his co-workers.

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

Updated By: Updated Date:

Org Name: Planning and Information- BCP

Amt Requested: 4,000.00

Amt Paid: Payment Method:

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

Initial Contact: Unknown Transaction Date:

Initial Response:In Person

Product/Service: Other (Note in Comments)
Mortgage Lender

Statute/Rule: General Privacy
FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Other privacy violation
Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Houston

State: TX Zip:

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email: URL:

Phone: (713) 9609676 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7190273 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: TX Dept of Savings and Mortgage Lending forwarded complaint because it is not within their jurisdiction. The consumer wrote she is currently in Iraq and has an acct with Litton. She states she has been sending extra money to apply to principal, but they seem to apply "wherever they want". Consumer gave no trans date. No amount. No company address or phone. No 2nd phone.

Created By: DCRASE Created Date: 12/05/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 10/24/05

Initial Contact: Unknown Transaction Date:

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

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

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

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LLP

Address:

City: Houston

State: TX Zip:

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7190038 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer is calling about Litton Loan Servicing LP. Consumer has a mortgage with this company. Consumer states she has been receiving letters from this company informing her that her payments are late. Consumer calls the company every month to investigate into this situation, and every month she is told they have been misapplying her payments. Consumer has sent proof of these payments in writing and hired an attorney. Consumer states they told her that it was all worked out, but they have done it again this month. Consumer states the November payment was misapplied again and consumer is very upset that they continue to do this.

Created By: RGROSS Created Date: 12/05/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

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

Law Violation: Deception/Misrepresentation

Consumer

Complaining

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

City: The Colony State: TX Zip: (b)(6)

Country: UNITED STATES

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

Age Range: 40 - 49



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central Dr

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7167075 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against TransUnion and TruCredit. Consumer states that he has been asking for the info on his credit report to be updated. Consumer states that the company has stated that he has contacted the company and has been told that they have sent the update to TransUnion. Consumer did not provide any more contact info.

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

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 07/01/05

Initial Response:Unknown Topic: Eligible for CRA Referral

Product/Service: Credit Information Furnishers
Credit Bureaus

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Miami State: FL Zip:

Country: UNITED STATES

Work phone (b)(6) Ext:

Fax Number:

Home Number:

Email:

Age Range: 30 - 39



04/12/2006

LLYNCH

Company

Company: Litton Loan

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: (800) 24769727 Ext:

Company: Trasunion

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company: TruCredit

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Rep Name: Sterham, Emma

Title: Special Handling

Associated Company

Company: Litton Loan

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Phone: (800) 24769727 Ext:

Reason: Other



04/12/2006

LLYNCH

Transaction

Ref No.: 7125653 Contact Type:Complaint Source:Consumer TCS? N

Comments: Chase and Litton Loan Servicing (through their attorneys) are in the processing of foreclosing on my home. I have received a "Notice of Sale". They are blocking my attempts at refinancing my mortgage and refusing to cooperate with other lenders' attempts to refinance. They have provided me with "pay off" letters adding thousands of dollars in unearned legal fees to create a default. They are chargeing force-placed insurance when I already have full coverage. They are committing perjury through flagrant misrepresentations to the courts. I need your immediate response or my home will be sold soon. If your agency has any class-action suits pending against these entities, please provide that info to me ASAP. Thank you.

Very truly yours,
(b)(6)

Created By: RLOPER Created Date: 11/28/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 206,000.00

Amt Paid: .00 Payment Method:

Agency Contact: Internet Complaint Date: 11/26/05

Initial Contact: Fax Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Bay Shore

State: NY Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 50 - 59

Company

Company: Litton Loan Servicing, LLP - C-BASS and Chase Manhattan Bank

Address: New York, New York

Houston, Texas

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7112842 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that Countrywide transferred her mortgage over to Litton Loan Servicing. Consumer states that she had made a payment arrangement with the Litton Loan Servicing company. Consumer states that she had foreclosure notices and states that before foreclosure occurred she was approved for an emergency loan with HEMAP, and states that the loan servicing company did not note that she had an escrow payment that was also past due. Consumer states that her payment was not applied correctly and left her one month behind. This has escalated. Consumer is expected to pay the escrow shortage now. Consumer has no work or email.

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

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 6,200.00

Amt Paid: 6,200.00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Phone: other

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Pittsburg

State: PA Zip:

(b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 30 - 39



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Dr

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (713) 9609676 Ext: 8088

Company Representative

Rep Name: Delgado, Claudia

Title: Defaut Collections Rep

Rep Name: Cooper, Wanda

Title: Collection Department

Associated Company



04/12/2006

LLYNCH

Transaction

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

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

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

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 119,000.00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Phone Complaint Date:

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

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

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

Consumer

Complaining

Company/Org.: (b)(6)

Last name: (b)(6)

Address: (b)(6)

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

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email: (b)(6)

Age Range: 30 - 39



04/12/2006

LLYNCH

number

Company

Company: Ameriquest Mortgage

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company: Litton Loan Servicing, LP

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

Company: Litton Loan Servicing, LP

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Phone: () Ext:

Reason: Collection Agency



04/12/2006

LLYNCH

Transaction

Ref No.: 7080605 Contact Type:Complaint Source:Consumer TCS? N

Comments: Mail: Litton Loan Service is reporting the consumer's loan obligation to Experian and Equifax. At the time of the divorce the consumer's ex husband was awarded the house they occupied. The ex husband had informed the consumer she was taken off the loan. The ex husband walked away from the property and the home was foreclosed on. The lender informed the consumer her name could not be removed from the loan and she was still obligaged even though she had no rights to the property. The information is on the consumer's file causing her to be penalized for the actions of her ex husband. No trans date, phone, email or age.

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

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 11/01/05

Initial Contact: Unknown Transaction Date:

Initial Response:Mail

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining

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

City: Mason City State: IA Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 9998501 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7079815 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer has a complaint against Litton Loans Servicing LP. Consumer states that they are her mortgage company after Washington Mutual transferred the loan. Consumer has always paid her mortgage on time and has never been late. Consumer states that April and May's payments were not sent because this was the transfer of the accounts and they never contacted her on how to send the payments. Consumer states that she got her statement in July and it had an amount due of \$21,361.04. Consumer sent them three checks in Aug for \$805.92 a piece. Consumer states that they returned the checks to her unpaid. Consumer states that her loan is now in the process of being foreclosed on. Consumer states that Litton had made mistakes on the billing and she should not be charged that much. Consumer is still trying to resolve this with them. Consumer did not give a work #.

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

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 21,361.04

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 10/26/05

Initial Contact: Mail Transaction Date: 04/01/05

Initial Response:Mail

Product/Service: Mortgage Lender
Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Collects Unauthorized Interest\Fees\Expenses
Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name:

(b)(6)

Address:

City: Pomona

State: CA Zip:

(b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number:

(b)(6)

Email:

Age Range:

Company

Company: Litton Loans Servicing LP

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email: URL:

Phone: () Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7072522 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer is calling to file a complaint against her mortgage company Ocwen Mortgage who sold/transferred her mortgage to Litton Loan Servicing. Consumer states that Ocwen Mortgage sold or transferred her mortgage to Litton Loan Service on or around 9/30/05 w/out her knowlndge. Consumer state that she was not notified until 10/9/05. Consumer states that Ocwen Mortgage received her mortgage payment in the amount of \$1433 but will not release the funds to Litton Loan Service who is currently trying to charge her for being late on her 10/05 mortgage payment which was received by Ocwen Mortgage.

Created By: GGADSON Created Date: 11/17/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 10/09/05

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: Credit Practices Rule

Law Violation: Other Credit Practices Violations

Consumer

Complaining Company/Org.:

Last name:

(b)(6)

Address:

City: Moreno Valley

State: CA Zip:

(b)(6)

Country: UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: () Ext:

Company: Ocwen Mortgage

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: () Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7071976 Contact Type:Complaint Source:Consumer TCS? N

Comments: The mortgage loan was paid of thru title company, money received on 9/28/05 with an overpayment of interest of \$235.28 to be returned to me no later than 30 days (per correspondence from lender. Received check for \$232.78 on 11/5/05. Was told the difference was minute. Want entire amount of interest returned to me per agreement.

Created By: RLOPER Created Date: 11/17/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 157,539.25

Amt Paid: 157,775.53 Payment Method: Cashier's Check

Agency Contact: Internet Complaint Date: 11/16/05

Initial Contact: Mail Transaction Date: 10/31/05

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Aurora

State: CO Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:www.littonloan.com

Phone: (800) 247-9727 Ext:

Company Representative

Rep Name: Gibson, Wilma

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7054092 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer has a complaint against Litton Loan Servicing. The consumer received notice from the company stating that his loan had been referred to the company 11/01/2005. The consumer states that when the loan was transferred over it excluded information about the loan transfer for pmi.

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

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 11/01/05

Initial Response:Unknown

Product/Service: Finance Company Lending

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

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

City: San Jacinto State: CA Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: (b)(6)

Home Number:

Email:

Age Range: 65 - 69



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: Po Box 4387

City: Houston

State: TX Zip: 77210-4387

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7053932 Contact Type:Complaint Source:Consumer TCS? N

Comments: This company Litton Loan provided a home loan to my ex husband in my name ONLY with a FORGED signature. When the house went into forclosure they now provided addendums with his signatue also. I only want to repair my credit and want his name reported with mineon my credit repor.I would like to know how this company got away with a forged signatue. Do they not check identification when giving loans. What kind of practice do they have? And how at forclosre does his name appear suddenly on the paperwork. They keep saying my name is the only one one the original loan, which I never signed in the first place. All I want is his name as co-owner (joint account) of loan on my credit report. This company has done a lot of illegal procedures and they won't help me. I appreciate your time and hope that you can help me. (b)(6)

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

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 11/10/05

Initial Contact: Unknown Transaction Date: 11/03/05

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name:

(b)(6)

Address:

City: goshen

State: NY Zip:

(b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 50 - 59

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email: URL:www.littonloan.com

Phone: (800) 247-9727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7040225 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer states that Litton Loan Servicing is reporting on his credit report that they were delinquent but they were not. The consumer has not contacted the credit bureaus. The consumer wants to know how to get that inaccurate information removed.

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

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 11/01/05

Initial Response:Phone: 800/888

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining

Company/Org.:

Last name:

Address:

City:

Miami Beach

State: FL Zip:

Country:

UNITED STATES

Work phone

()

Ext:

Fax Number:

()

Home Number:

Email:

Age Range:

40 - 49

(b)(6)

(b)(6)

(b)(6)



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Servicing

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7034502 Contact Type:Complaint Source:Consumer TCS? N

Comments: During the sale of my mortgage from Ocwen to Litton in December 2004 a payment was mishandled between companies. This has resulted in Litton trying to collect from me a payment that was lost in the system. I repeatedly spoke to their customer service department about the payment and despite my proving that I had paid Ocwen they continued to try and collect an extra payment until July 2005.

It took 6 months for them to finally figure out what was wrong and in that time they have reported me 3 times for being 30 days late. I have sent documentation to them to prove that I was never late and they have removed the late fees they charged me because it was their mistake. But now they delay in removing the derogatory credit bureau reports they have filed with the bureaus. They have known of their error since July 14, I have sent three letters requesting the correction and they still delay in making the correction.

In addition to this bureau issue, it has now come to my attention that Litton has also inaccurately reported what escrow payments they have made on my account. I have received two reports from Litton stating that they paid the insurance in April 2005 but through some research I have found out my home owner's insurance carrier has only received a portion of what was due. How could they have an accounting transaction debiting my account if they didn't really debit my account?

A third problem which I'm not sure you can regulate or I can prove with any hard evidence is the accuracy of their systems. Each time I speak to a customer service representative I'm given different account information. They give me different dates for having received my payments they have different dates for having sent me correspondence and now this debit to my escrow account that doesn't really exist. I fear that they do not have a handle on any accounting practices or policies they claim to have.

Created By: RLOPER Created Date: 11/09/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 11/08/05

Initial Contact: Mail Transaction Date:

Initial Response:



04/12/2006

LLYNCH

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Denver

State: CO Zip:

Country: UNITED STATES

Work phone

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7030214 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumer's complaint was sent by the OCC because of jurisdiction. She noted that her rights were violated and the "fair paracticing laws were not followed." Her orgional laon was with Homecomeing, but it was sold to Litton Loan Servicing. For a resolution she wants the mortgage company to refund all the monies paid from 1998 to 2005 and restore her credit. She noted that the address provided is the property in question and an old address, but her new one was not provided. She noted that she started to ask for pay off amounts starting 07/18/05 so she could attempt to refinance. However, they failed for several weeks to send it to her. They then passed it off to Wilson And Associates because they placed her in the beginning of forclosure. It is assumed she did not make mortgage payments during this time. She then continued to request pay-offs to sell the home or go into Chpt 13 bankruptcy. The company made false statments to keep her from doing the Chpt 13 like they had accepted the buyer's offer. However, then the day of the forclosure, 09/16/05, they told her they rejected the offer. Her complaint may also have been sent to the TN Dept of Financial Institutions. Did not indicate e-mail or age.

Created By: DBRAHLEK Created Date: 11/08/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 10/12/05

Initial Contact: Unknown Transaction Date: 01/01/98

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Memphis

State: TN Zip:

Country: UNITED STATES

Work phone:

Fax Number:

Home Number:

Email:

Age Range:

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Dr

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (713) 9609676

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7030131 Contact Type:Complaint Source: Congress TCS? N
Comments:
Created By: RBARNES Created Date: 11/08/05
Updated By: AROP Updated Date: 11/15/05
Org Name: Office of the Secretary
Amt Requested:
Amt Paid: Payment Method:
Initial Response:
Product/Service: Mortgage Lender
Statute/Rule:
Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name:

(b)(6)

Address:

City:

Baltimore

State: MD Zip:

(b)(6)

Country:

UNITED STATES

Work phone

()

Ext:

Fax Number:

()

Home Number:

()

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: U S Bank National

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: () Ext:

Company: Litton Loan Service

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: () Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7027971 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that she has questions regarding creditor debt collection. Litton Loan Services is putting her into foreclosure, and she does not think that is correct. Consumer did not provide email address.
UPDATE:11/14/05 Consumer wanted to add that on November 9 Litton Loan Services terminated her. KA UPDATE 11/14/05 Consumer wanted to update her information and see what was happening with her complaint. LS UPDATE: 12-05-05 Consumer is calling to inquire on the status of her complaint. O.B.

Created By: NBROWN1 Created Date: 11/08/05

Updated By: OBUTLER Updated Date: 12/05/05

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 4,000.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response: In Person

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Falsely Represents Character, Amount, Status of Debt

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

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

Country: UNITED STATES

Work phone: (b)(6) Ext:

Fax Number:

Home Number:

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

Company

Company: Litton Loan Services

Address: 4828 W Loop Central Dr

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (713) 7609676 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7027691 Contact Type:Complaint Source:Consumer TCS? N

Comments: Since 2002, I have had problems with Litton cashing and applying checks in a timely manner. As of the latest threat of foreclosure 10/21/2005,they have me 3 payments behind. Faxed bank statements to their lawyer who responded by saying they have lost a total of 8 checks that have posted to my bank account- not applied to my account. Lawyer said she would work on resolving issue. Received a letter from lawyer on 11/4/2005 stating that the house is docketed to be foreclosed on. I also have two outstanding checks that have never posted to my bank account.

Created By: JXHEINY Created Date: 11/08/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 3,106.02

Amt Paid: 2,978.01 Payment Method: Check (Personal)

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

Initial Contact: Mail Transaction Date: 10/21/05

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Glen Burnie

State: MD Zip:

(b)(6)

Country: UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range: 20 - 29



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: P.O Box

City: Houston

State: TX Zip:

Country: UNITED STATES

Email:

URL:www.littonloan.com

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7016471 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer's son called in the report. Consumer has a complaint against Litton Loan Services, her mortgage company. Consumer states she is a victim of Hurricane Katrina. Consumer states Litton Loan Services received a payment from the consumer's insurance company. Consumer states the check was for \$57,600, but the loan payoff was \$28,500. Consumer states she is entitled to a refund, but has yet to receive it. Consumer states Litton Loan Services says they are not going to issue the refund check until 30 days. Consumer states Litton Loan Services is attempting to charge interest on the remaining balance.

Created By: MRALEY Created Date: 11/04/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 57,600.00

Amt Paid: 57,600.00 Payment Method: Check (Personal)

Agency Contact: Phone Complaint Date:

Initial Contact: In Person Transaction Date: 11/04/05

Initial Response: In Person Topic: Hurricane Katrina Related

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name: (b)(6)
Address:

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

Country: UNITED STATES

Work phone (b)(6) Ext:

Fax Number:

Home Number:

Email:

Age Range: 65 - 69

Complaining
Company/Org.:

Last name: (b)(6)
Address:

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

Country: UNITED STATES

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

Age Range: 30 - 39

Company

Company: Litton Loan Services

Address: 4828 Loop Central Dr.

City: Houston State: TX Zip: 80524

Country: UNITED STATES

Email: URL:

Phone: () Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7003896 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer reports that after obtaining his credit report online on 10.24.05 the consumer learned that Litton Loan Serviceing placed inaccurate information on the consumers credit report which the consumer disputed by toll free number and was told that it would be removed. Consumer reports that Litton Loan Serviceing had previously responded in writing with the consumer that they made a mistake and would not place this on his report which the consumer reports knowingly done.

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

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Internet Web Site Transaction Date: 10/24/05

Initial Response:Phone: 800/888

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining Company/Org.:

Last name:

(b)(6)

Address:

City: Mineral Wells

State: TX Zip:

(b)(6)

Country: UNITED STATES

Work phone:

(b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Serviceing

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6996685 Contact Type:Complaint Source:Consumer TCS? N

Comments: LITTON LOAN STATES THAT IT WAS A FORECLOSURE. THIS IS HIGHLY INACCURATE! I WAS LATE ON A PAYMENT, THEY WOULD NOT WORK WITH ME ON ARRANGEMENTS, I HAD TO CONTACT A LAWYER TO KEEP MY HOME. MY LOAN WAS REINSTATED AND I WAS BACK ON TRACK WITH CURRENT AND TIMELY PAYMENTS. I HAD THIS MORTGAGE WITH LITTON FOR ONE MORE YEAR THEN THEY WERE PAID IN FULL. PLEASE LOOK INTO THIS AND ADJUST MY REPORT ACCORDINGLY. THANK YOU VERY MUCH!!!!

Created By: MPHILLIPS Created Date: 11/01/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 10/30/05

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining Company/Org.:

(b)(6)

Last name:

Address:

City: WINCHESTER

State: KY Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 50 - 59



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 4828 LOOP CENTRAL DR.

City: HOUSTON, TX. 77081

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6996663 Contact Type:Complaint Source:Consumer TCS? N

Comments: 2 weeks after Chapter 13 discharge Litton Loan came up with trumped up charges, first saying my payments were in default and after sending documents proving other wise they said my escrow is indefault and late charges of over 1,200 when I pay early. I am current and have documents proving this. Do not understand how they can come up with charges that do not exist and afraid of loosing my home being disable as well as a single parent. Please help if anyway possible

Created By: MPHILLIPS Created Date: 11/01/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 3,000.00

Amt Paid: .00 Payment Method:

Agency Contact: Internet Complaint Date: 10/30/05

Initial Contact: Mail Transaction Date: 10/12/05

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: creedmoor

State: NC Zip:

(b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email: littonloan.com

URL:Littonloan.com

Phone: (800) 999

Ext:

Company Representative

Rep Name: Williams, Jim

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6995614 Contact Type:Complaint Source:Consumer TCS? N

Comments: I paid off this company in January of 2002. They continue to use false statements under the credit history that I filed Chapter 7. I never have filed chapter 7. The credit bureaus have been contacted several times about this false statement. I did however file chapter 13. And it was dismissed in 01/2002 after I paid off Litton Loan Servicing for my mortgage loan. All 3 Credit Bureaus continue to keep this eroneous information in my files. They say they contacted the company and verified information. However they know I never filed chapter 7 because they do not show that on my credit bureaus.

Created By: JXHEINY Created Date: 11/01/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: .00

Amt Paid: .00 Payment Method:

Agency Contact: Internet Complaint Date: 10/29/05

Initial Contact: Mail Transaction Date: 09/15/05

Initial Response:

Product/Service: Credit Bureaus

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA - Investigative Reports Contain Unverified Information

Consumer

Complaining

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

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

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)
Email:

Age Range: 50 - 59



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing % Experian, Equifax, Transunion CB

Address: 4828 Loop Central

City: Houston

State: TX Zip: 77036

Country: UNITED STATES

Email:

URL:

Phone: (800) 888

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6991138 Contact Type: Complaint Source: Consumer TCS? N
 Comments: This is about my home mortgage. Litton made serious mistakes in handling my account and wrongfully put my house in foreclosure, causing great damage to my credit standing
 Created By: RLOPER Created Date: 10/31/05
 Updated By: Updated Date:
 Org Name: PUBLIC USERS - CIS
 Amt Requested: 24,332.16
 Amt Paid: 767.54 Payment Method: Check (Personal)
 Agency Contact: Internet Complaint Date: 10/28/05
 Initial Contact: Mail Transaction Date: 09/13/05

Initial Response:
 Product/Service: Mortgage Lender
 Statute/Rule: FTC Act Sec 5 (BCP)
 Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.: (b)(6)
 Last name: (b)(6)
 Address: (b)(6)
 City: Pomona State: CA Zip: (b)(6)
 Country: UNITED STATES
 Work phone: () Ext:
 Fax Number: ()
 Home Number: (b)(6)
 Email:
 Age Range: 40 - 49



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email: Donald.Gallardo@litton.c-
bass.com

URL:litton.c-bass.com

Phone: (800) 2479727 Ext:

Company Representative

Rep Name: Gallardo, Donald

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6943661 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that Litton Loans Servicing LLP is requiring W9's from her in order to get her home fixed. The consumer's home suffered damage because of the Hurricane, but the company will not release half of the money to the consumer without the W9. The consumer wants the company to send the \$11,788 without the W9, so the consumer was told to call FEMA or Red Cross. Consumer wants to file a complaint against the company for deception.

Created By: TSANCHEZ Created Date: 10/21/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 11,788.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 10/17/05

Initial Response:Phone: other

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name:

(b)(6)

Address:

City: Slidell

State: LA Zip:

(b)(6)

Country: UNITED STATES

Work phone:

(b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59



04/12/2006

LLYNCH

Company

Company: Litton Loans Servicing LLP

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6943224 Contact Type:Complaint Source:Consumer TCS? N

Comments: Complaint was reported by the consumer's daughter. Consumer states that mortgage company, Litton Loan Servicing, went back and changed records and increased amount owed by \$29,000. Consumer is seeking counsel. Litton Loan Servicing purchased the loan in April of 2004. Consumer was told that the former mortgage company had loaded the loan wrong. Consumer states that now Litton Loan Servicing is threatening foreclosure. SIB Mortgage Corp. held the mortgage for 4 months and took \$15,000. for no apparent reason. Litton Loan Servicing will not give credit for the \$15,000. that SIB Mortgage Corp. took. Consumer is now being charged \$50,000. in back interest. Consumer does not have a work phone number nor an email address.UPDATE:03/20/06Consumer called back to get her reference number and speak with chairman for the FTC. kmccombs UPDATE 3/20/06: Consumer asked for her reference # and a ph# to the chairman of the FTC. britz

Created By: SSCHWARTZ Created Date: 10/21/05

Updated By: BRITZ Updated Date: 03/20/06

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 50,000.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Plainfield

State: NJ Zip:

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 50 - 59

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Plainfield

State: NJ Zip:

Country: UNITED STATES

Work phone () Ext:

Fax Number: (b)(6)

Home Number:

Email:

Age Range: 30 - 39

(b)(6)

(b)(6)



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: () Ext:

Company: SIB Mortgage Corp

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: () Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6929985 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against Litton Loan Services LP. Consumer states this company took over his mortgage loan when he fell behind on his payments. Consumer states he made regular payments to get his loan current. Now, consumer states they keep adding additional amounts they say he owes. Consumer states they first say he owed \$226 then they said he owed another \$1000 then they said he owed another \$250. Consumer states they told him they made a mistake originally, but consumer feels he had fulfilled his obligation to them.

Created By: JPITTS Created Date: 10/19/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 226.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.: (b)(6)

Last name:

Address:

City: Jackson State: MI Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Services LP

Address: 4828 Loop Central DR

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 9998501 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6924734 Contact Type:Complaint Source:Consumer TCS? N

Comments: Company maintains negative entry on my credit reports, stating "60 days past due". The account was paid in full and closed in January 2003, but is still showing currently past due. Have contacted the company to no avail. Have also filed disputes with credit reporting agencies, but they refuse to correct the entry, inferring it's the responsibility of Litton to make any changes, which they refuse to do. Naturally, this is having a severe negative impact on my credit score(s).

Created By: RLOPER Created Date: 10/18/05

Updated By: VLAW Updated Date: 11/07/05

Org Name: PUBLIC USERS - CIS

Amt Requested: 32,118.00

Amt Paid: 32,118.00 Payment Method: Certified Cheque

Agency Contact: Internet Complaint Date: 10/16/05

Initial Contact: Mail Transaction Date: 10/04/05

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining Company/Org.:

(b)(6)

Last name:

Address:

(b)(6)

City: Pittsboro State: NC Zip:

Country: UNITED STATES

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

Age Range: 60 - 64



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing, (and all three major credit reporting

Address: 4828 Loop Central Dr.

City: Houston

State: TX Zip: 77036

Country: UNITED STATES

Email:

URL:

Phone: (800) 888-9646 Ext:

Company Representative

Rep Name: unknown, unknown

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6910472 Contact Type:Complaint Source:Consumer TCS? N

Comments: In 2004 Litton was contracted to service our mortgage loan. When it came time to pay the annual payments out of escrow, they did not pay our insurance. I learned from my agent that the insurance had not been paid, and contacted Litton to find out why not. Litton demanded that we buy their very expensive insurance, since we were "without insurance". It took me (literally) months to straighten this out, although I talked to at least 8 people at the company, each of whom assured me it was "fixed." Somehow, no one I ever talked with was the right person--and everyone kept blaming it on someone else.

This exact same scenario happened to a client of mine as well. I am an attorney, and she retained me to get Litton to quit trying to make her pay for lender's insurance after they "forgot" to pay hers. It took even longer for me to get them to straighten out her account. I believe Litton deliberately neglects to pay a borrower's insurance out of the borrower's escrow account, so that they can charge for their excessively high policy. One of the persons I spoke with at Litton admitted that she also believes they did it on purpose. (She no longer works there...hmmmmmm.) If you look on the internet, you will find many, many complaints about Litton Loan Servicing.

And now they are sending me a letter telling me that someone has stolen their records and I may be a victim of ID Theft. It would not surprise me if one or more of their very dishonest employees is the thief (or thieves).

Please do something about this very dangerous company!

Created By: RLOPER Created Date: 10/14/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 10/13/05

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

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Lindon

State: UT Zip:

Country: UNITED STATES

Work phone

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

Company

Company: Litton Loan Servicig

Address: P. O. B0x 570453

City: Houston

State: TX Zip: 77257

Country: UNITED STATES

Email: www.littonloan.com

URL:

Phone: (800) 3241164 Ext:

Company Representative

Rep Name: People, Various

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6865253 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer is calling to report that she closed on her home and took possession on 8-4-05. Consumer was told that her first payment was due on 10-01-05 from Santa Cruz. Consumer states htat the mortgage was sold 3 times with in the first month. Consumer states that she recv'd a notice from Littany Loan Service in Mid September that her payment was over due. Consumer was told that the paperwork is going off the promisary note is going off of a date when paperwork was drawn up in July but not when they closed in Aug. Consumer states that her Truth In Lending Disclosure states that her first payment is due Oct 1. Consumer also states that paperwork from the closing was not dated.

Created By: GALCALDE Created Date: 10/06/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: In Person Transaction Date: 08/04/05

Initial Response:In Person

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Other Written Disclosure\Written Violations

Consumer

Complaining Company/Org.:

Last name:

(b)(6)

Address:

City: Redding

State: CA Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number:

(b)(6)

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

Company

Company: Litton Loan Service LP

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727 Ext:

Company: Santa Cruz Mortgage

Address: 930 Executive Way

City: Redding

State: CA Zip:

Country: UNITED STATES

Email:

URL:

Phone: (530) 2263374 Ext:

Company Representative

Associated Company

Company: Santa Cruz Mortgage

Address: 930 Executive Way

City: Redding

State: CA Zip:

Country: UNITED STATES

Phone: (530) 2263374 Ext:

Reason: Other



04/12/2006

LLYNCH

Transaction

Ref No.: 6858437 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer says her mortgage payment with Litton Loan Service is due on the 1st of every month but isn't charged a late fee until the 17th of the month. Consumer says she is contacted by the company if the payment is not received on the 1st of the month. Consumer says the company ask her when is she going to make her payment. Consumer doesn't feel she should be called.

Created By: KMCCOMBS Created Date: 10/05/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Phone Complaint Date:

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

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender
Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Calls any person repeatedly or continuously

Consumer

Complaining
Company/Org.:

(b)(6)

Last name:

Address:

(b)(6)

City: Blackwood State: NJ Zip:

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Service

Address: 4828 Loop Central Dr

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6857734 Contact Type:Complaint Source:Consumer TCS? N

Comments: this is a mortgage loan dispute, (b)(6) company accepted overpayments and are misapplying them to a prior debt; realestate Pittsburgh taxes that PCFS paid on my behalf erroneously. PCFS Mortgage Co., (b)(6) refuses to research this and present the truth, I corrected this before they sold the loan to Litton. Now Litton is escrowing the amount of \$850 and won't apply \$2,000 paid on the principal reducing the loan by \$2,000; they are carrying the payments forward-showing I am four months ahead. I want full credit, the interest they took and the full amount applied correctly.

Created By: RLOPER Created Date: 10/05/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 517.00

Amt Paid: 540.00 Payment Method: Cash

Agency Contact: Internet Complaint Date: 10/04/05

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

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

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 60 - 64



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 4825 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email: www.littonloan.com

URL:

Phone: (713) 960-9676 Ext:

Company Representative

Rep Name: Lerma, Dee Anne

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6825657 Contact Type:Complaint Source:Consumer TCS? N

Comments: I started out with a mortgage that was sold to Litton Loan with out my acknowledgment. I ended up taking Litton Loan to court and won. Since then Litton Loan has increased my monthly mortgage payment with out my knowledge once again which puts me into default. I was not aware that I had ever even made a payment error until I pulled my credit report. I found that they had me reporting as being late every month since April of 2005, due to the increase. I have sent a payment to them every month on time in the original amount that was set for me to pay. I do not understand how this can be. When I contact Litton Loan by letter they responded with a letter finally advising the increase in payments and are now tring to forclose on my home.

Created By: RLOPER Created Date: 09/29/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 09/28/05

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

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

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

Country: UNITED STATES
Work phone: () Ext:

Fax Number: ()

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

Age Range: 30 - 39



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 24 E GREENWAY PLAZA #712

City: HOUSTON

State: TX Zip: 77064

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6803551 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer and her now ex-husband had a mortgage loan through Litton Loan Services. The consumer states that there was a loan-modification agreement to take her off of the loan. The consumer has found that Litton Loan Services has put it on her credit report. The consumer has disputed the information, but has been unable to have it removed. No email address was provided. Update 10/14/05: The consumer states that Experian and Trans Union will not remove the loan from her credit report. KLS

Created By: RBROWN1 Created Date: 09/26/05

Updated By: KSTUCK Updated Date: 10/14/05

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date:

Initial Response:Phone: other

Product/Service: Mortgage Lender
Credit Information Furnishers

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

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

Consumer

Complaining

Company/Org.: (b)(6)

Last name: (b)(6)

Address: (b)(6)

City: Espanola State: NM Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6) Ext:

Fax Number:

Home Number: (b)(6)

Email:

Age Range: 30 - 39



04/12/2006

LLYNCH

Company

Company: Litton Loan Services

Address: 4828 Loop Central Dr

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6779123 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer reports that a consumer that he is helping has a mortgage with Litton Loan Servicing and reports that she is behind on her mortgage. Consumer reports that in late July or early August the consumer mailed checks from the consumers insurance company that were made out to both the consumer and Litton Loan Servicing to Litton Loan Servicing and reports that Litton Loan Servicing wrote the consumer back and informed her that until she is up to date on her mortgage they would not release the funds from her insurance.

Created By: PELMORE Created Date: 09/22/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name:

(b)(6)

Address:

City: Lubbock

State: TX Zip:

(b)(6)

Country: UNITED STATES

Work phone:

(b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 4828LOOP CENTRAL DR

City: HOUSTON

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 9998501 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6778822 Contact Type:Complaint Source: Congress TCS? N

Comments:

Created By: AROP Created Date: 09/22/05

Updated By: RDONOHUE Updated Date: 10/07/05

Org Name: Office of the Secretary

Amt Requested:

Amt Paid: Payment Method:

Initial Response:

Product/Service: Banks

Statute/Rule:

Law Violation:

Consumer

Complaining
Company/Org.:

Last name:

(b)(6)

Address:

City: West Palm Beach State: FL Zip:

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Litton Loan

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6773668 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a mortgage through Litton Loan Servicing. The original loan amount \$55,000 in May 2000 and consumer has recently asked for a payoff and the company shows a balance of \$86,000. Consumer says the loan originally was through Equicredit, which sold to Litton and there were several payments that were missing because consumer was in chapter 13 bankruptcy and the payments were sent by the trustee. No alternate ph # or email given.

Created By: TKREYLING Created Date: 09/21/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 55,000.00

Amt Paid: 15,000.00 Payment Method: Other Payment Method (Note in Comments)

Agency Contact: Phone Complaint Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name:

Address:

City:

Marion

State: IN Zip:

Country:

UNITED STATES

Work phone

()

Ext:

Fax Number:

()

Home Number:

(b)(6)

Email:

Age Range:

30 - 39

(b)(6)



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: () Ext:

Company: EQUICREDIT

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: () Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6772590 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against Litton Loan Services. Consumer states she refinanced her home with this company. Consumer states she is trying to sell her home and they are telling her she must pay a 5 year 5% pre-payment penalty. Consumer states they should have told her this before because she did not read the contract. No email address or company ph#.

Created By: JPITTS Created Date: 09/21/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 8,000.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 09/01/05

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

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

Country: UNITED STATES

Work phone: (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Services

Address: 4828 Loop Central Dr.

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6718630 Contact Type:Complaint Source:Consumer TCS? N

Comments: The caller is calling for a client. The consumer has a mortgage with Litton Loan, the consumer had sent a payment to the company and they lost it and waited four months to notify her and also placed her into foreclosure. The company did end up crediting that payment to the consumers account but left her credit rpeort showing a three month delinquency. The company also pulled her out of foreclosure. The caller passed the phone off to someone else, as much info regarding the caller which could be obtained was documented.

Created By: LANDREWS Created Date: 09/14/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 08/01/04

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender
Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act
Truth-In-Lending Act



04/12/2006

LLYNCH

number

Law Violation: Other Written Disclosure\Written Violations
FCRA: CRA\Furnisher - Knowingly Supplies Inaccurate
Information to Credit Bureau

Consumer

Complaining

Company/Org.:

(b)(6)

Last name:

Address:

City:

Denver

State: CO Zip:

(b)(6)

Country:

UNITED STATES

Work phone

()

Ext:

Fax Number:

()

Home Number:

(b)(6)

Email:

Age Range:

Complaining

Company/Org.: Metro Mortgage

Last name:

(b)(6)

Address:

City:

Denver

State: CO Zip:

(b)(6)

Country:

UNITED STATES

Work phone

()

Ext:

Fax Number:

()

Home Number:

()

Email:

Age Range:

Company

Company: Litton Loan

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone:

()

Ext:

Company Representative



04/12/2006

LLYNCH

Transaction

Ref No.: 6717116 Contact Type: Complaint Source: Consumer TCS? N

Comments: Litton account No. (b)(6)

In August 17, 2005 I have paid Litton a payoff amount of \$162,747.15, including an overpayment in the amount of \$10,197.91, and as of today September 12, 2005 I have not received the over paid funds, and a final statement with charges and credits to this account. Has been more than enough time for Litton to return the over paid funds, and a statement reflecting this payoff transaction. This company during the life of this account has been neglecting in crediting payments on time.

Created By: RLOPER Created Date: 09/14/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 16,274,715.00

Amt Paid: 16,274,715.00 Payment Method: Cashier's Check

Agency Contact: Internet Complaint Date: 09/13/05

Initial Contact: Mail Transaction Date: 07/15/05

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

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

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

Country: UNITED STATES

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

Age Range: 50 - 59



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address: 4228 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

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

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6712225 Contact Type:Complaint Source:Consumer TCS? N

Comments: LITTON LOAN FORECLOSED ON A HOME THAT I JOINTLY OWNED WITH MY BROTHER. ON NUMEROUS OCCASIONS WE TRIED TO CONTACT THEM TO WORK SOMETHING OUT BUT ALWAYS GOT THE RUN AROUND.THEY WOULD TELL US TO CONTACT THEIR ATTORNEY AND WHEN WE WOULD DO THAT THE ATTORNEY WOULD TELL US TO CONTACT LITTON. WE HAD 3 BUYERS FOR THE PROPERTY BUT LITTON WOULDN'T EXCEPT THE OFFERS BUT THEY WOULD NEVER AFTER REPEATED REQUESTS BY US AND A ATTORNEY GIVE US A PAY OFF QUOTE. THE PERSON WHO BOUGHT THE PROPERTY AT AUCTION WAS A BUYER WHO OFFERED TO BUY FROM US FOR THE SAME AMOUNT HE BOUGHT AT AUCTION BUT LITTON REFUSED BEFORE AUCTION.

Created By: RLOPER Created Date: 09/13/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 09/12/05

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: FLORENCE

State: NR Zip:

Country: LOCATION NOT REPORTED

Work phone: () Ext:

Fax Number: ()

Home Number:

Email:

Age Range: 30 - 39



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 4828LOOP CENTRAL DR

City: HOUSTON

State: TX Zip: 77036

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6704841 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: 08-29-05 Complaint forwarded from State of WA Dept of Financial Institutions. The consumer wrote they began receiving phone calls from Litton Loan Serviceing LP claiming they had not made their pament for the month. The consumer checked their bank statement which showed the money had be taken out of their account. This occurred again the next month. Nothing had been done to correct the consumer's account and it is reported on the consumer's credit report as being over 30 days late. The consumer is also receiving letters from Litton informing them they are accelerating the foreclosure on the consumer's home. The consumer has attempted to resolve the payment issue with Litton to no avail. The consumer did not provide a fax or age range.

Created By: JXHEINY Created Date: 09/12/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Mail Complaint Date: 08/29/05

Initial Contact: Phone Transaction Date: 07/01/03

Initial Response:Mail

Product/Service: Finance Company Lending
Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Texarkana

State: AR Zip:

Country: UNITED STATES

Work phone

Fax Number:

Home Number:

Email:

Age Range:

(b)(6)

(b)(6)



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6704058 Contact Type:Complaint Source:Consumer TCS? Y

Comments: ACCORDING TO THE MISREPRESENTATION BY Ms.Cynthia Croft I was informed on April 20,2005 of an incorrect notice of default and intent to accelerate because of an unlawful declared debt of \$6,225.00.Nichole A. Alvarez-Sowels from the Law firm of ECHEVARRIA&ASSOCATES,PA 9119 CORPORATE LAKE DRIVE TAMPA,FLORIDA 33634 IS HANDLING THIS PREDITATOR LENDING SCAM. MY BALANCE IS NOW \$83,546.00 FROM JUST \$47,000.00 IN 2002.AUGUST 17,2005 AT MY FINAL SUMMARY JUDMENT OF MORTGAGE FORCLOSURE

Circuit Judge LINDA L.NOBLES STRIKED THE PREVIOUS SERVICER EXPENSE AMOUNT OF 3,469.97 SHE STATED THERE WAS EVIDENCE TO SUPPORT THIS AMOUNT BEING SOUHT BY LITTON LOAN SERVICING LP..I HAVE PROPOSED A REPAYMENT PLAN WITHOUT THE SERVICER AMOUNT BUT IT WAS REJECTED.

THERE IS NOW A STIPULATION TO STAY FORECLOSUER WITH MY MONTHLY PAYMENT OF\$1,211.38per month \$576.23and \$635.15 for the outstanding arrearage

my sale date is OCTOBER 4,2005 I NEED HELP RIGHT NOW BECAUSE THIS COMPANY IS NOT DEALING FAIR WITH ME AND MY FAMILY.WE WERE MAKING OUR PAYMENTS ON TIME EACH MONTH UNTIL THIS OTHER FEE DUE KEPT SHOWING UP AND LATER BECAME APART OF OUR MONTHLY PAYMENT THAT WAS CARRIED OVER FROM THE FAIRBANKS CAPITAL CORP.CIVIL ACTION NO (b)(6) DPW.MY CASE CAN BE FOUND AT IN THE CIRCUIT COURT OF THE FIRST JUDIAL CIRCUIT IN AND FOR ESCAMBIA COUNTY,FLORIDA CIVIL ACTION (b)(6) DIVISION C PLEASE HELP ME KEEP MY HOME I CANNOT AFFORD TO START ALL OVER AGAIN.

(b)(6) LOAN# (b)(6) ATTY NICHOLE SOWELS (b)(6) FAX (b)(6)

I AM WILLING TO REPAY WHAT I OWE BUT IT IS NOT FAIR TO CHARGE ME A FEE DUE FROM A CLASS ACTION SETTLEMENT THE TRANSFER FEE OR PREVIOUS SERVICER FEES OF \$3,469.97. MY HOME HAS BEEN DAMAGED FROM HURRICANE IVAN,DENNIS AND JUST RECENTLY KATRINA AND EACH TIME I HAVE NOT BEEN ABLE TO COMPLETE REPAIRS LITTION WITHHHELD A \$2700.00 CHECK AND NOW IS ABOUT TO HOLD A \$1,458.45 ALL BECAUSE OF GREED...

Created By: UKOFTSCD Created Date: 09/12/05
 Updated By: Updated Date:
 Org Name: ECONSUMER.GOV
 Amt Requested: 80,000.00
 Amt Paid: 7,000.00 Payment Method: Bank Account Debit
 Agency Contact: Internet Complaint Date: 09/10/05
 Initial Contact: Mail Transaction Date: 03/01/04

Initial Response:

Product/Service: Other (Note in Comments)



04/12/2006

LLYNCH

Product/Service: Shop-at-Home\Catalog Sales

Statute/Rule:

Law Violation: Other Misrepresentation (Explain in Comment Field)

Consumer

Complaining

Company/Org.:

(b)(6)

Last name:

Address:

City:

PENSACOLA, FLORIDA

State: NR Zip:

(b)(6)

Country:

LOCATION NOT REPORTED

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range:

Company

Company: Litton Loan Servicing LP

Address: 4828 LOOP CENTRAL DRIVE

HOUSTON TEXAS

City: HOUSTON TEXAS

State: TX Zip: 77081-2226

Country: UNITED STATES

Email: UNKNOWN

URL:WWW.LITTION LOAN.COM

Phone: (713) 9609676

Ext: 8330

Company Representative

Rep Name: SISSOM, JILL

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6703936 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer reports that she has faxed in August, proof of insurance to Litton Loan Servicing who denies receiving then charging the consumers for insurance. Consumer reports that she has had a higher APR without warning from Litton Loan Servicing. No e-mail address provided.

Created By: PELMORE Created Date: 09/12/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

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

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

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

Fax Number:
Home Number:

Email:

Age Range: 50 - 59



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (713) 9609676 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6697586 Contact Type:Complaint Source:Consumer TCS? N

Comments: payments are sent in a timely fashion - sometimes, via certified mail to confirm that this company "intentionally delay posting such payments," and charge late fees afterward - moreover, they reported a late payment in January-February 2005 to credit bureaus - company did not validate any debt legally and has not taken off this negative matter - they play games on a daily basis - credit bureaus have not responded either - i have to refinance my mortgage in December 2005 - please help me with this weird company;

Created By: RLOPER Created Date: 09/09/05
Updated By: Updated Date:
Org Name: PUBLIC USERS - CIS
Amt Requested: 26.11
Amt Paid: 522.26 Payment Method: Bank Account Debit
Agency Contact: Internet Complaint Date: 09/08/05
Initial Contact: Phone Transaction Date: 08/29/05

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining Company/Org.:

Last name:

(b)(6)

Address:

(b)(6)

City:

Tampa

State: FL Zip:

Country:

UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range:

30 - 39



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing, LP

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email: unknown

URL:www.littonloan.com

Phone: (800) 2479727 Ext:

Company Representative

Rep Name: Unknown - Never Provided, Maria Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6691386 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer obtained a home loan from Litton Loan Servicing that was sold to Opt One on 12/22/04. Consumer states there was a 30 day late payment in 1/05 listed on his credit file by Litton. Consumer's first payment to Opt One was not due until 2/05, which was made on time. Consumer called the company and was told he should have sent them a payment for 1/05 because Opt One did not pay them until 1/05. Consumer asked about getting the information removed from his credit file and was told it is not their problem. Consumer has left messages for supervisors that are ignored.

Created By: EMCMANN Created Date: 09/08/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Phone: 800/888

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

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

Country: UNITED STATES

Work phone: () Ext:

Fax Number: (b)(6)

Home Number:

Email:

Age Range: 65 - 69



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Servicing

Address: 4828 LOOP CENTRAL DR

City: HOUSTON

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6673758 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer complains that Litton Loan Service, her mortgage lender, did not forward her insurance escrow payments to the insurance company. Now, consumer is unable to get coverage for her house unless it is at a higher rate. Consumer cannot find insurance at a rate comparable to that which was cancelled. The new policy would be \$122 per year extra.

Created By: JFLACK Created Date: 09/02/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 122.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 08/29/05

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Fredericksburg State: VA Zip:

Country: UNITED STATES

Work phone: (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

(b)(6)



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Service

Address: 4828 Loop Central Dr

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6660128 Contact Type:Complaint Source:Consumer TCS? N

Comments: Mail: The consumer notes he has refinance with Litton Loan Service Mortgage. The consumer has refinanced and wanted his cc debts included in the mortgage. The cc accounts was paid late because of the delay in closing. This affects the consumer credit score. No trans date, phone, email or age.

Created By: WFRIDAY Created Date: 08/31/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 07/10/05

Initial Contact: Unknown Transaction Date: 05/15/05

Initial Response:Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Troy

State: OH Zip:

Country: UNITED STATES

Work phone

(b)(6)

Ext:

Fax Number:

Home Number:

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Service

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6652350 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer says Litton Loan Services is calling her repeatedly for her 08/05 mortgage payment. Consumer says she had problems with the mortgage company previously and the attorney she hired did not send all the escrow money to them. Consumer says she's told her mortgage company repeatedly not to call her but to call her attorney.

Created By: KMCCOMBS Created Date: 08/30/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 08/15/05

Initial Response:Phone: 800/888

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Calls any person repeatedly or continuously

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Sarasota

State: FL Zip:

Country: UNITED STATES

Work phone

(b)(6)

Ext:

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

(b)(6)



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Services

Address: 4828 Loop Central Dr

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 9998501 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6630098 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against her mortgage lender Litton Loan Service LP. Consumer states that she was behind two payment with PCFS Mortgage in the year 2004 .Consumer states that PCFS existing mortgage lender sold the loan to Litton Loan Services LP in Dec 2004 and she started to made her mortgage payment to Litton Loan Service LP mortgage on Jan 1,2005 .Consumer states that she received a letter on August 25,2005 from Litton Loan Services LP asking her to signed a Re -installment Co loan for \$5,270.24 .Consumer states that the mortgage company claim that she was behind 4 months in her mortgage payment when she actually was only two months with the previews mortgage company.Consumer states that the mortgage company is charging her for inspection that she does not know what for and the mortgage claim that escrow is shorted 1043.00 The consumer states that she pays her own insurace and her own taxes .The consumer states that the mortgage company claim that she was four months behind on her mortgage pay but the mortgage company do not specified what months are the one that she was behind on h er mortgage payment. The consumer states that she that the mortgage company has no sent her a history payment or specific what months that she was behind in her mortgage payment. No e-mail address was provided.

Created By: BTAPIA Created Date: 08/26/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 5,270.24

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 08/25/05

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act



04/12/2006

LLYNCH

number

Law Violation: Creditor Fails or Inaccurately Discloses How Balance Is Computed

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City:

Belen

State: NM Zip:

Country:

UNITED STATES

Work phone

(b)(6)

Ext:

Fax Number:

Home Number:

Email:

Age Range:

30 - 39

Company

Company: Litton Loan Services LP

Address: 4828 Loop Central DR

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:

Phone:

(800) 6034517

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6627146 Contact Type:Complaint Source:Consumer TCS? N

Comments: In July 2005, I began receiving phone calls from Litton, claiming I had not made my payment for the month. I checked my bank statement which showed the money had been taken out of my account on 7-19-05 by Litton Loan Lock Box, so I wasn't worried about it. In August I made my usual payment to Litton, however they continued to call me and send me letters stating my house payment had not been made. I once again checked my bank statement and found Litton Loan Lock Box had cashed my check for the August payment on 8-16-05. When I called Litton and spoke to a customer service rep on 8-16-05, I was told he found the problem and would have my account cleared up by Monday, August 22. Litton had turned me in to a Credit Reporting agency for being over 30 days late for my July payment, which they cashed on July 19, 2005. I called again on 8-18, on 8-19, and then again on 8-22, and still nothing has been done to correct my account. On 8-22-05, the customer service tech Jason Dabney was very unhelpful, refusing to allow me to talk with a supervisor to get this matter cleared up. He put me on hold and never returned to the phone. I finally hung up, called back and spoke with another rep, who was very helpful. She told me Litton has taken my payments and put them in a "holding account" for no reason she could see. She said they had to investigate my account and there would be no changes made until Sept 1, 2005. This means they will turn me in again to the credit reporting agencies for being late for my August payment, which they cashed on 8-16-05. I am also receiving registered letters from Litton Loan Servicing informing me they are accelerating the foreclosure on my home. I have been harrassed on the phone, by mail, my credit scores are being damaged, and now I am facing having to hire a lawyer to protect my home from foreclosure, when I have made my payments, never missing a month. Please help me with this issue, thank you.

Created By: RLOPER Created Date: 08/25/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 08/24/05

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Mortgage Lender



04/12/2006

LLYNCH

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Texarkana

State: AR Zip:

(b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop central Drive

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:www.littonloan.com

Phone: (800) 999-8501 Ext:

Company Representative

Rep Name: Dabney, Jason

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6627141 Contact Type:Complaint Source:Consumer TCS? N

Comments: In July 2005, I began receiving phone calls from Litton, claiming I had not made my payment for the month. I checked my bank statement which showed the money had been taken out of my account on 7-19-05 by Litton Loan Lock Box, so I wasn't worried about it. In August I made my usual payment to Litton, however they continued to call me and send me letters stating my house payment had not been made. I once again checked my bank statement and found Litton Loan Lock Box had cashed my check for the August payment on 8-16-05. When I called Litton and spoke to a customer service rep on 8-16-05, I was told he found the problem and would have my account cleared up by Monday, August 22. Litton had turned me in to a Credit Reporting agency for being over 30 days late for my July payment, which they cashed on July 19, 2005. I called again on 8-18, on 8-19, and then again on 8-22, and still nothing has been done to correct my account. On 8-22-05, the customer service tech Jason Dabney was very unhelpful, refusing to allow me to talk with a supervisor to get this matter cleared up. He put me on hold and never returned to the phone. I finally hung up, called back and spoke with another rep, who was very helpful. She told me Litton has taken my payments and put them in a "holding account" for no reason she could see. She said they had to investigate my account and there would be no changes made until Sept 1, 2005. This means they will turn me in again to the credit reporting agencies for being late for my August payment, which they cashed on 8-16-05. I am also receiving registered letters from Litton Loan Servicing informing me they are accelerating the foreclosure on my home. I have been harrassed on the phone, by mail, my credit scores are being damaged, and now I am facing having to hire a lawyer to protect my home from foreclosure, when I have made my payments, never missing a month. Please help me with this issue, thank you.

Created By: RLOPER Created Date: 08/25/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 08/24/05

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Mortgage Lender



04/12/2006

LLYNCH

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Texarkana

State: AR Zip:

Country: UNITED STATES

Work phone

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop central Drive

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:www.littonloan.com

Phone: (800) 999-8501 Ext:

Company Representative

Rep Name: Dabney, Jason

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6614217 Contact Type:Complaint Source:Consumer TCS? N

Comments: they just keep saying we owe them more than we do. and now they are trying to foreclose on my home please help me.

Created By: RLOPER Created Date: 08/23/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 43,000.00

Amt Paid: 35,000.00 Payment Method: Bank Money Order

Agency Contact: Internet Complaint Date: 08/22/05

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.: (b)(6)

Last name: [Redacted]

Address: [Redacted]

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

Country: UNITED STATES

Work phone: (b)(6)

Fax Number: [Redacted]

Home Number: [Redacted]

Email: [Redacted]

Age Range: 40 - 49



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Dr.

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6614206 Contact Type:Complaint Source:Consumer TCS? N

Comments: I was never late in making a payment to Litton. I paid off this Lender.I have paper work to prove I was never late.I made payment on-line(Litton web-site).This affect my credit score. I would like this remove.

Created By: RLOPER Created Date: 08/23/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 08/22/05

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining

Company/Org.:

Last name:

Address:

City:

Country:

Work phone

Fax Number:

Home Number:

Email:

Age Range:

(b)(6)

Honolulu

UNITED STATES

(b)(6)

30 - 39

State: HI Zip:

(b)(6)



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Dr

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email: N/A

URL:N/A

Phone: (713) 960

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6600469 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer is calling to file a complaint against Litton Loan Servicing LP. consumer states that she and her husband refinanced thier mortgage and it was sold to Litton Loan Servicing LP. Consumer states that she and her husband have made payments on time. Consumer states that she adds additional money to her payments but the money is not being applied to her principal. Consumer states that she called Litton Loan Servicing LP and asked why it was taking place and she did not get an answer. Consumer states that she was told that that is what they do. Consumer states that Litton Loan Servicing LP ius holding her money and collecting extra interest on their money before it is placed on the pricipal of the debt. Consumer states that she even notes on her checks that the extra money or overpayment is to be applied to the pricipal of the debt. Consumer gave no alternate number. Consumer gave no email.

Created By: GGADSON Created Date: 08/19/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

number

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Raleigh

State: NC Zip:

Country: UNITED STATES

Work phone () Ext:

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Raleigh

State: NC Zip:

Country: UNITED STATES

Work phone () Ext:

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central Dr.

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727 Ext:

Company Representative

Rep Name: Mitchell, Tim

Title: Customer Service Rep.



04/12/2006

LLYNCH

Transaction

Ref No.: 6574889 Contact Type:Complaint Source:Consumer TCS? N

Comments: Good day,

I pay my mortgage online at www.littonloan.com. I made a payment over the web and it was accepted by the company April 30th. The company added a 30 day late to my credit report and refuses to update my credit report.

Created By: RLOPER Created Date: 08/16/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 08/15/05

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

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

City: Alpharetta State: GA Zip:

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 30 - 39



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:www.littonloan.com

Phone: (800) 2479727

Ext: 8866

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6574056 Contact Type:Complaint Source:Consumer TCS? N

Comments: They bought our loan after we filed bankruptcy and added an additional 75,000.00 to our loan which we do not owe. Then raised our monthly payments and changed our account from inpound to not an impound then came up with a new insurance plan and added 5,000.00 more a year. They wont talk to me and I have been unable to refi now due to there games and I dont know what to do please help.

Thank you,

(b)(6)

Created By: JXHEINY Created Date: 08/16/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 510,000.00

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 08/13/05

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Other Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

(b)(6)

City: San Jose State: CA Zip

Country: UNITED STATES

Work phone: (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39



04/12/2006

LLYNCH

Company

Company: Litton LoanServicingllc

Address:

City:

State: CA Zip: 95125

Country: UNITED STATES

Email:

URL:www.littonloan.com

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6574047 Contact Type:Complaint Source:Consumer TCS? N

Comments: I was contacted by phone by Todd Gerke of CTX mortgage where we recently financed our home loan. He was contacted by his title company, Commerce title Co.. who was originally called by Litton Loan. Litton told the title company that they are short on the payoff amount for our loan and that we currently owed \$350.00 as of Monday Aug 8 at 3:00 pm MST. They in turn called Todd G and he in turn called us to advise that we still owed money to Litton in addition to the payoff amount sent to them one week earlier. I was out of town on vacation and returned Sat. Aug 13 to a Fed Ex letter from Litton saying as of Aug 10, 2005 we owed \$684.85 payable within one day of that letter or the money received after that date would be returned to the remitter. I am so frustrated as today is Saturday and I cannot get a hold of Litton loan until Mon. Aug 15. I feel that we paid exactly what the payoff letter stated and now we are in fear of losing our home.

Created By: JXHEINY Created Date: 08/16/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 685.00

Amt Paid: .00 Payment Method:

Agency Contact: Internet Complaint Date: 08/13/05

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

Initial Response:

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name:

(b)(6)

Address:

City:

Littleton

State: CO Zip:

Country:

UNITED STATES

Work phone:

(b)(6)

Fax Number:

Home Number:

Email:

Age Range:

30 - 39

Company

Company: Litton Loan Servicing LP

Address: 2848 Loop Central Dr

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:www.littonloan.com

Phone: (800) 247-9727

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6570374 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that her mortgage company is with Litton Loan Servicing and the consumer states that the company is claiming the consumer has not made payments since 10/04. The consumer states that she has supplied the company with proof from her bank showing that Litton Loan Servicing cashed her checks. The consumer states that the company has her home loan in foreclosure process.

Created By: ASTRAUCH Created Date: 08/15/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 10/01/04

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.: (b)(6)

Last name:

Address:

City: Baltimore State: MD Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Servicing

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6542176 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer has a complaint against Litton Loan Servicing LP, the consumer's mortgage lender. The consumer states that her loan was sold to Litton Loan Servicing LP. The consumer states that she refinanced her mortgage through another company. The consumer was told that Litton Loan Servicing LP was charging her a \$9000 for penalties. The consumer didn't wish to provide her age range. UPDATE: 08/09/05 The consumer is calling back because the 800 number for the Chicago Consumer Protection Agency is no longer in service.

Created By: ASMITLEY Created Date: 08/09/05

Updated By: MPURLEE Updated Date: 08/09/05

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 9,000.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 08/01/03

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.:

(b)(6)

Last name:

Address:

(b)(6)

City: Chicago

State: IL Zip:

Country: UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central Dr

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:littonloan.com

Phone: (800) 9998501 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6525972 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer states that she had a loan with Litton Loan Servicing. The consumer states that the company paid in \$1941 into home insurance which she had already purchased and paid for. The consumer states that in June of 2005 the company was supposed to send her a refund of the money. The consumer states that she still has not received the money. The consumer states that she contacted the company on 07/08/05 and they stated that the money would ber there in 30 days but was not. The consumer states that she contacted the company again on 08/01/05 and the company stated that they still had not received the funds and it would be another 60 to 90 days.

Created By: KSTUCK Created Date: 08/04/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Houston

State: TX Zip:

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 50 - 59



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Servicing

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: (800) 2479727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7368548 Contact Type:Complaint Source:Consumer TCS? Y

Comments: 8/3/2005 CMGills About 3 wks ago I mailed off a deposit consisting of 2 checks (1 for 500.00 & 1 for 169.10) addressed to my bank, Southwest Bank of Texas, PO Box 4837, Houston,Tx 77210-4837. It was sent in a Priority Envelope wihout del. conf. For some reason the Postman delivered this env. to Litton Loan Servicing At PO Box 4387, Houston, Tx. 77214387 instead. I know this only because within a week of sending it my Father recieved a letter w/ the 500.00 check that he had issued to me stating that they could not process the check. I called their phone number and have a fruitless attempt to recover the other check for 169.10 also written to me. This check to date has not been returned to the issuer nor has it been cashed (the check was endorsed For Deposit Only with my acc.#) At After several phone calls and heated discussions with supervisory personnel at Litton, The final result is That they have no obligation to attempt to find the lost check at all even though the letter was not theirs and should have been returned intact.

Created By: USPS Created Date: 08/03/05

Updated By: Updated Date:

Org Name: US Postal Inspection Service

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: External Agency Complaint Date: 08/03/05

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Shop-at-Home\Catalog Sales

Statute/Rule:



04/12/2006

LLYNCH

Law Violation:

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: NEW BRAUNFELS

State: TX Zip:

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number:

Email:

Age Range:

Company

Company: Litton Loan Service

Address: PO Box 4387

City: Houston

State: TX Zip: 772104387

Country: UNITED STATES

Email:

URL:

Phone: () Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6513321 Contact Type:Complaint Source: Congress TCS? N

Comments:

Created By: STAYLOR Created Date: 08/02/05

Updated By: RDONOHUE Updated Date: 08/04/05

Org Name: Office of the Secretary

Amt Requested:

Amt Paid: Payment Method:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule:

Law Violation:

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Cincinnati

State: OH Zip:

Country: UNITED STATES

Work phone: ()

Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Litton Loan Servicing

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6510553 Contact Type:Complaint Source:Consumer TCS? N

Comments: This company bought our loan.They will not send us statements of any kind.They constanly add on late charges that we do not owe.They call and say we havent made payment even when we have the canceled checks in our hands.I did a search and find out that they lie to people and forclose on them.My husband had open heart surgery a yr.ago we got behind and they have made our life hell.We have not been behind since then and they are up to something.They keep calling and saying we haven't paid our July payment our bank says they cleared it on July 8th.Some of the stories I read online says they do this and then charge so much in late fees even with proof that it was paid.I really hope you will investagate thse folks and do something about this.I am so worried about this and my husbands heart.He really don't need this.Please send me some sort of responce.

Created By: RLOPER Created Date: 08/02/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 07/29/05

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.:

Last name:

(b)(6)

First:

(b)(6)

Address:

City:

Verona

State: IL Zip:

(b)(6)

Country:

UNITED STATES

Work phone

()

Ext:

Fax Number:

()

Home Number:

(b)(6)

Email:

(b)(6)

Age Range:

40 - 49

Company

Company: Litton Loan

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone:

()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6479269 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that his mortgage lender, Litton Loan Service, states that he is \$1200 behind on his escrow acct. Consumer disputes this amount. Consumer did not provide email address or alternate #.

Created By: NBROWN1 Created Date: 07/26/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 1,200.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

First: (b)(6)

Address:

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

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Service

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: () Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6467701 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that he has a mortgage loan with Litton Loan Servicing LP that he obtained in 2002 . Consumer states that this is the third mortgage company that buys his mortgage. Consumer did not have insurance for the house. Consumer states that in 2003 the company noticed that consumer did not have insurance and they contacted consumer and gave consumer an insurance. Consumer states that the insurance they gave him was 2269 per month. Consumer states that he was late on some payments. Consumer got a bill from them for 500. Consumer noticed that he was paying for an insurance for the next year. Consumer talked to the company about this. Consumer states that the mortgage company gave him the money back for the year he paid in advance. Consumer states that since he was late on payments it shows on his CR. Consumer states that the money he was paying in advance he is saying he could have used it for his payments. Consumer states that he wants them to remove the late payments from his CR. UPDATE: 1/11/06: Consumer states that they have still not resolved the matter. They have not provided him with a formal enough letter showing his account history. nbrown UPDATE: 1/11/06 - Consumer wants his file number. It was explained that we could send him another letter. He requested that he be sent an email. lreeves

Created By: LAYALA Created Date: 07/22/05

Updated By: IREEVES Updated Date: 01/11/06

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 06/01/04

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

number

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name: (b)(6)
Address:

First: (b)(6)

City: Miami

State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6) Ext:

Fax Number:

Home Number:

Email: (b)(6)

Age Range: 30 - 39

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central Dr

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6460684 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against Litton Loan Services, a mortgage lender. Consumer signed up for a loan through Litton Loan Services. Consumer states Litton Loan Services did not fully disclose the terms of the loan to her. However, consumer did not fully read the mortgage agreement before signing. Consumer states Litton Loan Services is now trying to foreclose on the home. Consumer has been unable to resolve the matter with Litton Loan Services.

Created By: PPATRISSO Created Date: 07/21/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: In Person Transaction Date: 05/12/04

Initial Response: In Person

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

First: (b)(6)

Address:

City: Kansas City

State: MO Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6) Ext:

Fax Number:

Home Number:

Email: (b)(6)

Age Range: 60 - 64



04/12/2006

LLYNCH

Company

Company: Litton Loan Services

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company: Mill, Sap, & Singer

Address: 7777 Bonhomrue Ave

Ste 2300

City: St Louis State: MO Zip: 63105

Country: UNITED STATES

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

Company: Mill, Sap, & Singer

Address: 7777 Bonhomrue Ave

Ste 2300

City: St Louis State: MO Zip: 63105

Country: UNITED STATES

Phone: () Ext:

Reason: Attorney



04/12/2006

LLYNCH

Transaction

Ref No.: 6460579 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer is calling on behalf of her husband. The consumer states that he is trying to refinance his mortgage loan with Litton Loan Servicing since 05/05. The consumer states that the company requested he pay different ammounts ranging from \$3000 to \$5000 for outstanding interest charges. The consumer states that the company is not disclosing the payout amount of the loan before closing. The consumer wants to know what his rights are. UPDATE 8/16/05 Consumer states that Litton has not returned \$2700 in escrow and will not give any information to them or their new mortgage company. Consumer is being told they will release it on 9/4/05, but they feel the company has had ample time already. Consumer is unable to reach a supervisor other than leaving messages that no one returns. em

Created By: KSTUCK Created Date: 07/21/05
Updated By: EMCMANN Updated Date: 08/16/05
Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL
Amt Requested: 5,000.00
Amt Paid: 2,700.00 Payment Method: Other Payment Method (Note in Comments)
Agency Contact: Phone Complaint Date:
Initial Contact: In Person Transaction Date: 05/01/05
Initial Response:Phone: 800/888
Product/Service: Mortgage Lender
Statute/Rule: Truth-In-Lending Act



04/12/2006

LLYNCH

number

Law Violation: Creditor Charges Illegal Advance Fee for Obtaining a Loan

Consumer

Complaining

Company/Org.:

Last name:

(b)(6)

First:

(b)(6)

Address:

City: Woodland Hills

State: CA Zip:

(b)(6)

Country: UNITED STATES

Work phone

(b)(6)

Ext:

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

Complaining

Company/Org.:

Last name:

First:

(b)(6)

Address:

(b)(6)

City: Woodland Hills

State: CA Zip:

(b)(6)

Country: UNITED STATES

Work phone

(b)(6)

Ext:

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

Company

Company: Litton Loan Servicing

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: (800) 2479727

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7579748 Contact Type:Complaint Source:Consumer TCS? Y

Comments: 7/20/2005 AMLudwig Accredited Home Lenders sold 20% of my loan to Litton Loan Services. Approximately a year ago, this is when the nightmare started. Litton has been making multiple electronic drafts out of my checking account. Litton does not answer the telephone or do they respond to my letter. I have filed a forgery affidavit claim at my bank. I am writing the Florida Department of Consumer Affairs. I also reported this company to the Fed. Trade Commission.

Created By: USPS Created Date: 07/20/05

Updated By: Updated Date:

Org Name: US Postal Inspection Service

Amt Requested:

Amt Paid: 992.66 Payment Method: Check (Personal)

Agency Contact: External Agency Complaint Date: 07/20/05

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Advance-Fee Loans, Credit Arrangers

Statute/Rule:

Law Violation:

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

First: (b)(6)

City: WEST PALM BEACH State: FL Zip: (b)(6)

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

Fax Number:

Home Number:

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 4828 LOOP CENTRAL DR

City: HOUSTON

State: TX Zip: 770812166

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6437570 Contact Type:Complaint Source:Consumer TCS? N

Comments: For the past three months (3) months (May 9, 2005, June 9, 2005 and July 10, 2005) Litton Mortgage Service Center AKA Litton Loan Servicing LLP) has repeatedly reported late charges imposed on my 2nd mortgage account by them as past due payments to the credit bureaus. I have repeatedly contacted them to correct this matter unsuccessfully. I have filed two (2) investigation reports with Equifax credit bureaus and Litton Loan has responded stating that information is accurate. This situation has cost me job offers and credit denials. I seek your assistance in investigating and resolving problem. Thank you.

Created By: DBRAHLEK Created Date: 07/18/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 07/16/05

Initial Contact: Internet/E-mail Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining Company/Org.:

Last name:

(b)(6)

First:

(b)(6)

Address:

City: Forestville

State: MD Zip:

(b)(6)

Country: UNITED STATES

Work phone

(b)(6) Ext:

Fax Number:

Home Number:

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central Dr

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:www.littonloan.com

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6416080 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that Litton Loan Servicing is reporting that the consumer owes for back payments. Consumer states that she has a letter stating that the account is paid in full. Consumer's phone went dead before a ref # was provide. UPDATE:ML:7/13/05: The consumer also has a complaint against Key Bank for the same reason. The consumer states Key Bank is listing the info on her credit report as it being discharged through bankruptcy when that is incorrect.

Created By: MRANDLE Created Date: 07/13/05

Updated By: MLENARDUZZI Updated Date: 07/13/05

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 07/13/05

Initial Response:Phone: 800/888

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining Company/Org.:

Last name: (b)(6)

First: (b)(6)

Address:

City: Highland Franch

State: CO Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6) Ext:

Fax Number:

Home Number:

Email: (b)(6)

Age Range: 30 - 39



04/12/2006

LLYNCH

number

Company

Company: Key Bank

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: () Ext:

Company: Litton Loan Servicing

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: () Ext:

Company Representative

Associated Company

Company: Key Bank

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Phone: () Ext:

Reason: Other



04/12/2006

LLYNCH

Transaction

Ref No.: 6415584 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states she sends letters to Litton Loan Services on a default on a loan. Consumer states she paid all of her payments on time. Consumer was told a few times she was missing a payment. Consumer later is told not to worry about it however the company has reported negative information on her credit report. Consumer states that the information that the company is providing is confusing because she is told she is \$2000.00 behind and then told she is \$1600.00 behind.

Created By: HWILSON Created Date: 07/13/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 2,000.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Creditor Fails or Inaccurately Discloses How Balance Is Computed

Consumer

Complaining Company/Org.:

Last name:

(b)(6)

First:

(b)(6)

Address:

City: Perris

State: CA Zip:

(b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number:

(b)(6)

Email:

Age Range: 30 - 39



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Services

Address: 4828 Loop Central Dr

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (866) 8752790 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6401190 Contact Type:Complaint Source:Consumer TCS? N

Comments: This mortgage servicer (LLS) for my acct (b)(6) sent a Notice of Default & Intent to Accelerate on above date claiming I was in default by \$665.92. THIS IS UNTRUE. I have made every mortgage payment since a Modification Agreement with LLS in May 2004. I have documentation to prove I have Paid as Agreed. This loan servicer also reported to credit agencies that I was Late 30-60 days within the past 12-48 months on 4-5 occasions.

The reports by Litton are totally untrue and as a result, my credit is seriously damaged.

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

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 665.92

Amt Paid: 556.90 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 07/10/05

Initial Contact: Mail Transaction Date: 06/07/05

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining

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

First: (b)(6)

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

Country: UNITED STATES

Work phone: (b)(6) Ext:

Fax Number:

Home Number:

Email: (b)(6)

Age Range: 50 - 59



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing aka Litton Mtg Service Center

Address: 5373 W Alabama Street

Suite 600

City: Houston

State: TX Zip: 770565998

Country: UNITED STATES

Email:

URL:

Phone: (713) 9609676 Ext:

Company Representative

Rep Name: Administration", "Default

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6396723 Contact Type:Complaint Source:Consumer TCS? N

Comments: I filed a complaint with the FTC against Litton Loan Services on 6/8/05, see your reference no. 6230992. My complaint at this time is the same. This company is the loan servicing company for my mortgage lender. They insist on calling me at my workplace to remind me that I must pay my mortgage (1st and 2nd). I have never missed a loan payment or been late (meaning after the grace period) since I have owned my home. However, if Litton does not receive the mortgage payments by the 1st of each month they insist on "reminding" me with telephone calls ... at least two to three... sometimes four times between the 1st and the 15th of the month that I must pay my mortgages. They have called me repeatedly at work and I have asked them not to do that... to contact me at home or send me something by mail. They say they will remove my business number from their computer... but the next month I get the calls at work again. Today, true to form, they called me again. Again, I asked that they contact me at home or by mail and not at work. I do not believe they have the right to harass me at work to collect a payment that is, according my promissory note, not in default until after the 15th of the month.

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

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 1,115.27

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 07/08/05

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.:

Last name:

Address:

City:

Country:

Work phone:

Fax Number:

Home Number:

Email:

Age Range:

(b)(6)

Fort Collins

UNITED STATES

(b)(6)

(b)(6)

50 - 59

First:

(b)(6)

State: CO Zip:

(b)(6)

Ext:

Company

Company: Litton Loan Services

Address: 4828 Loop Central Dr.

City: Houston

Country: UNITED STATES

Email: unknown

Phone: (800) 247-9727

Ext:

State: TX Zip: 80524

URL:www.littonloan.com

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6382047 Contact Type:Complaint Source:Consumer TCS? N

Comments: In November 2004, Litton Loan LLP purchased our home mortgage from another lender. In June 2005, we refinanced our mortgage through another lender to obtain a better, fixed interest rate. When Litton Loan LLP processed the payoff, several hundred dollars worth of "fees" were added to the balance. These fees had not been previously disclosed to us, nor were they allowed in our original mortgage contract. They were simply added to our contract with neither our knowledge or our agreement.

Created By: RLOPER Created Date: 07/08/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 500.00

Amt Paid: 500.00 Payment Method: Not Reported

Agency Contact: Internet Complaint Date: 07/07/05

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

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

First: (b)(6)

City: Boise

State: ID Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

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

Age Range: 50 - 59



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LLP

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:www.littonloan.com

Phone: (800) 247-9727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6377030 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer is filing complaint against Litton Loan Services that has her home mortgage. Consumer paid \$10,000.00 to catch up the acct and now they are sending her bills stating she is behind and she does not feel she is behind. Consumer stated HUD helped her out and the difference was suppose to be added on at the end but Litton wants it all.

Created By: LSANDERS Created Date: 07/07/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Phone: other

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Creditor Fails or Inaccurately Discloses How Balance Is Computed

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

First: (b)(6)

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

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

Fax Number:
Home Number:

Email: (b)(6)

Age Range: 40 - 49



04/12/2006

LLYNCH

Company

Company: Litton Loan Services

Address: 4828 Loop Central Dr.

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6376777 Contact Type:Complaint Source:Consumer TCS? N

Comments: tried taking out excrow when I already paid my tax, contacted them in April about mistake and they told me they would fix it. never corrected and got a default letter in May at which time they still not correct the prblem until 6/05 my credit rpt still shows a negative and they are still reporting my as delinq

Created By: RLOPER Created Date: 07/07/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 2,888.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Internet Complaint Date: 07/06/05

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

First: (b)(6)

Address:

City: douglasville

State: GA Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6) Ext:

Fax Number: (b)(6)

Home Number: (b)(6)

Email: (b)(6)

Age Range: 30 - 39



04/12/2006

LLYNCH

Company

Company: Litton Loan Service

Address: 4828 Loop Central Dr

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email: littonloan.com

URL:littonloan.com

Phone: (800) 8889646 Ext:

Company Representative

Rep Name: Gladden, Jaime

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6376766 Contact Type:Complaint Source:Consumer TCS? N

Comments: tried taking out escrow when my taxes were already paid. Went around 3x w/them item was finally corrected in June 3mos later. The co sent my a default later and also wrecked my credit. 6/10 they sent me a credit correction notice but as of today my credit report is still not corrected. I filed a dispute w/the credit bureau and Litton is still reporting me incorrect.

Created By: RLOPER Created Date: 07/07/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 2,888.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Internet Complaint Date: 07/06/05

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining Company/Org.:

Last name: (b)(6)

First: (b)(6)

Address:

City: Douglasville

State: GA Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6) Ext:

Fax Number:

Home Number:

Email: (b)(6)

Age Range: 30 - 39



04/12/2006

LLYNCH

Company

Company: Litton Loan Serving

Address: 4828 Loop Central Dr

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email: litton.com

URL:Litton Loan

Phone: (800) 999

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6371218 Contact Type:Complaint Source:Consumer TCS? N

Comments: 1. Receiving monthly past due notices with late charge fees starting July 2003 to present.
2. Making all monthly mortgage payments since beginning of loan in December 2002 to present.
3. Monthly mortgage payments include principal, interest, and escrow (which covers all property taxes payable by Litton) .
4. Conferred with County Tax Collector re: non-payment of Litton property taxes from 2003 to present, with interest & penalty fees. Tax collector found out that Litton was paying on the wrong Property parcel number.
5. Since ARM interest is going up, I tried to get refinancing for lower interest rate since last year, but could not, due to bad credit report furnished by Litton to Credit Bureaus, and, County putting a lien on my property for non-payment of taxes.
6. All the above resulting in my heavy financial difficulties, causing me severe mental/health problems, which adversely affects my employment performance.

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

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 1,874.85

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 07/03/05

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act



04/12/2006

LLYNCH

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

Consumer

Complaining

Company/Org.:

(b)(6)
Last name:
Address:

(b)(6)
First:

City: Concord

State: CA Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6) Ext:

Fax Number:

Home Number:

Email: (b)(6)

Age Range: 50 - 59

Company

Company: Litton Loans Servicing LP

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email: littonloan.com

URL:littonloan.com

Phone: (713) 960-9676 Ext:

Company Representative

Rep Name: Burkes, Stephanie

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6365766 Contact Type:Complaint Source:Consumer TCS? N

Comments: PAST DUE BALANCE OF \$33,873 IS CURRENTLY REPORTING ON MY CREDIT.THIS BALANCE ACCUMULATES MONTHLY AT A RATE OF APROX.\$2500 PER MONTH.SPOKE TO CREDITOR'S LEGAL DEPT.SAID THEY CANNOT HELP ME SINCE THE FILE IS NOW CLOSED.CALLED AGAIN 12/28/04,1/13/05 AND THEY KEEP TRANSFERRING FROM AGENT TO AGENT. ON HOLD TIME IS IN EXCESS OF 2 HOURS!2:15PM TO 4:35 PM.(LAST CALL).NO RESPONSE FROM CREDITOR.THE LEGAL DEPARTMENT REFUSES TO DISCUSS CASE.I HAVE RECENTLY REFERRED THIS TO AN ATTORNEY AND HE HAS THE SAME PROBLEM----PLEASE HELP!!!
Update: 02/24/06: Consumer is still having the same problem. The company states that they do not have any information.
nbrown

Created By: NSHOUSE Created Date: 07/05/05

Updated By: NBROWN1 Updated Date: 02/24/06

Org Name: PUBLIC USERS - CIS

Amt Requested: 33,873.00

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 07/01/05

Initial Contact: Mail Transaction Date: 08/17/04

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining

Company/Org.: (b)(6)

Last name: (b)(6)

First: (b)(6)

Address: (b)(6)

City: HOUSTON

State: TX Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6) Ext:

Fax Number: (b)(6)

Home Number: (b)(6)

Email: (b)(6)

Age Range: 30 - 39



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 4828 LOOP CENTRAL DR

City: HOUSTON

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727 Ext: 8866

Company Representative

Rep Name: BRAITHWAITE, BRIDGET

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6331695 Contact Type:Complaint Source:Consumer TCS? N

Comments: I have a mortgage with Litton. I paid Mays payment in 2 checks. The first was from my joint account for 607.81 and the second was from my personal account for 1200.00. Both checks cleared the bank on 04/29/2005. The 607.81 posted to my account and the 1200.00 did not. I called Litton when I got my bank statement and they instructed me to fax a copy of the cancelled check to 713-960-9576 att Sylvia which I did. 1 week later I got a call from the collection department. I explained the situation and they had me fax another copy of the cancelled check to their research department. Between May and June I spoke to Litton 7 times and was asked to fax the cancelled check 2 more times. I spoke to 3 supervisors who assured me this would not effect my credit because the check was in research. On 06/28/2005 I was in the process of a refinance and was told that Litton reported me for not making the May payment and that my creitd score had dropped from a 636 to a 560 because of Litton. I called Littton to get a letter for the bank and was told they do not see the check in research and I would have to fax the check and my bank statement yet again to a different number. This is affecting my interest rate on my refinance and I have done everything Litton has asked and they are destroying my credit over money that has been recieved and cleared my bank. I am a Federal employee and I cannot believe I am being treated like this. I am supposed to close on my refinance next week and Litton is making it impossible. I have spent over 20 hours on the phone with them to straighten this out and every representative and supervisor gives me a different story...Help

Created By: JKELLER Created Date: 06/29/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 1,200.00

Amt Paid: 1,807.81 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 06/28/05

Initial Contact: Mail Transaction Date: 07/01/05

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.:

(b)(6)

Last name:

First: (b)(6)

Address:

City: Mastic Beach

State: NY Zip: (b)(6)

Country: UNITED STATES

Work phone

(b)(6)

Ext: (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 11951

Country: UNITED STATES

Email:

URL:www.littonloan.com

Phone: (1800) 247-9727

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6331276 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumers complaint was forwarded by the State of Washington Dept of Financial Institutions. The consumer states that West Coast Servicing, Inc bought their loan from Litton Loan Servicing in 09/2004 without her knowledge or permission. The consumer called West Coast and spoke with someone about refinancing or consolidating debt. The consumer provided information to them at that time, but did not give permission for them to purchase her existing loan. The consumer did not provide the initial contact or response types. The consumer did not provide an e-mail address or age range.

Created By: BSTURM Created Date: 06/29/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 06/14/05

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

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

First: (b)(6)

City: Mount Vernon
Country: UNITED STATES

State: WA Zip: (b)(6)

Work phone: () Ext:

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

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (713) 9609676 Ext:

Company: West Coast Servicing, Inc

Address: 17011 Beach Blvd #720

City: Huntington Beach

State: CA Zip: 92647

Country: UNITED STATES

Email:

URL:

Phone: (714) 5966333 Ext:

Company Representative

Associated Company

Company: West Coast Servicing, Inc

Address: 17011 Beach Blvd #720

City: Huntington Beach

State: CA Zip: 92647

Country: UNITED STATES

Phone: (714) 5966333 Ext:

Reason: Other



04/12/2006

LLYNCH

Transaction

Ref No.: 6315878 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer reports that she is attempting to pay off her loan with Litton Loan Services and reports that she received her payment history which the consumer feels is incorrect. Consumer called to dispute to no avail. No e-mail address provided.

Created By: PELMORE Created Date: 06/28/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Phone: 800/888

Product/Service: Other Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6) Address:

First: (b)(6)

City: Chicago

State: IL Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6) Ext:

Fax Number:

Home Number:

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Services

Address: 4828 Loop Central Dr.

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:

Phone: (800) 9998501 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6298186 Contact Type:Complaint Source:Consumer TCS? N

Comments: litton loan has been reporting to credit bureaus that i'm 4 month's late every mont in motage payments. i have been fighting with them for years and they continue to harass me via mail, phone. they asked me for lumpsums of money and falsey filed a fake forclosure on me through one of their law firms that nolonger service the because of the fake file. i've had interested lenders and they hold my files until the matter is solved. litton is asking for a \$86,000.00 payoff and has been for the last four years. i have been working with a cpa and he wanted information answered that litton isn't willing to supply. the other lenders also have the same questions and are baffled just as much. I'm unable to get on with more important matter in my life because of litton. there is more to the problem and litton has altered my account so many ways that as soon as a credit report is generated, i'm denied because it has forcloser on my report. I spoke with the fisher law group and there is no record of this type of information filed with any court. this is a one of the ways litton is destroying my credit. this is a huge problem for me and i have found noone who cares enough to handle this problem. I've written to this company before in hopes that someone is able to help me. I want to file a suit against litton because it turns out that they owe me over thirty thousand dollars and i need an attorney that i cannot afford to file the complaint. if therer is anyway that you can advise me or help, contact me soon. Thank You

(b)(6)

Created By: DBRAHLEK Created Date: 06/23/05
Updated By: Updated Date:
Org Name: PUBLIC USERS - CIS
Amt Requested: 86,000.00
Amt Paid: 60,000.00 Payment Method: Wire Transfer
Agency Contact: Internet Complaint Date: 06/22/05
Initial Contact: Mail Transaction Date: 10/22/04

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act



04/12/2006

LLYNCH

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

Consumer

Complaining

Company/Org.:

(b)(6)
Last name:
Address:

First: (b)(6)

City: baltimore

State: MD Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)
Email:

Age Range: 40 - 49

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email: URL:www.littonloan.com

Phone: (800) 999 Ext:

Company Representative

Rep Name: getter,

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6285359 Contact Type:Complaint Source:Consumer TCS? N

Comments: 1. Litton overcharged by putting their own Flood insurance at a cost of \$2610 for a year, when flood insurance for a year is only \$300. 2. I sent my mortgage payment of \$1702 for June 2005, Litton took out an unauthorized amount of \$54.22 for insurance and put the balance of \$1647.78 in a suspense account and did not apply it to my mortgage, thereby making my morgage payment late and additionally sending me notice of default

Created By: RLOPER Created Date: 06/21/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 652.00

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 06/20/05

Initial Contact: Mail Transaction Date: 06/20/05

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name:

(b)(6)

First:

(b)(6)

Address:

City: Plantation

State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number:

(b)(6)

Email:

Age Range: 50 - 59



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop central Drive

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:www.littonloan.com

Phone: (800) 9998501 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6257524 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer has a mortgage loan that was sold to Litton Loan Servicing. The consumer usually pays her mortgage by sending a check. Since Litton Loan Servicing has been her mortgage lender, they have been taking our unauthorized fees from her checking account electronically by using her check number. Litton Loan Servicing has so far taken approx \$1000 of unauthorized fees. The consumer written a letter disputed the charges and she has had no response. 805 of the loan is owed by another mortgage lender and they claim that Litton Loan Servicing has never sent them the portion of the payment that goes to them. The consumer gave no email address.

Created By: JPENN Created Date: 06/15/05
Updated By: JPENN Updated Date: 06/15/05
Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL
Amt Requested: 1,000.00
Amt Paid: 1,000.00 Payment Method: Bank Account Debit
Agency Contact: Phone Complaint Date:
Initial Contact: Mail Transaction Date: 07/01/04

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

First: (b)(6)

City: West Palm Beach

State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6) Ext:

Fax Number:

Home Number:

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6252134 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a problem with Litton Loans Servicing Ltd. Consumer had a balance of \$9462.82 out of a loan for \$95,000 but then he lost his job. Consumer was paying \$103.2 monthly and then suddenly they raised the amounts to \$440.80. Consumer said that he can not pay the new amount. Consumer tried to talk to the company but they had a communication problem. Consumer had contacted the Department of Banking in Pennsylvania and Texas and they both referred him to call the FTC. No work ph # or email address were available for the consumer.

Created By: MRITZ Created Date: 06/14/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 9,462.82

Amt Paid: 103.20 Payment Method: Check (Personal)

Agency Contact: Phone Complaint Date:

Initial Contact: In Person Transaction Date: 06/01/04

Initial Response: In Person

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6) Address:

First: (b)(6)

City: Steubenville

State: OH Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 50 - 59



04/12/2006

LLYNCH

Company

Company: Litton Loans Servicing Ltd.

Address: 4828 Loop Center Dr

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:

Phone: (800) 9998501 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6251532 Contact Type:Complaint Source:Consumer TCS? N

Comments: This debt has been discharged through chapter 7 bankruptcy on April 21, 2003.They have called me and sent a letter claiming the balance is still owed. Furthermore, the loan is reported as foreclosed at the credit bureaus, and should be reported as discharged through chapter 7.

Created By: MPHILLIPS Created Date: 06/14/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 39,967.00

Amt Paid: .00 Payment Method:

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

Initial Contact: Phone Transaction Date: 05/15/05

Initial Response:

Product/Service: Third Party Debt Collection

Statute/Rule: Fair Debt Collection Practices Act

Law Violation: Falsely Represents Character, Amount, Status of Debt

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

First: (b)(6)

City: Broken Arrow

State: OK Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6) Ext:

Fax Number:

Home Number:

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:www.littonloan.com

Phone: (800) 999

Ext:

Company Representative

Rep Name: Duran, Derrick

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6250457 Contact Type:Complaint Source:Consumer TCS? N

Comments: The complaint is against Litton Loan Servicing, the consumers mortgage company. The consumer is trying to refinance her home. The consumer made a payment and found that her credit report was shown as not paid. The consumers interest rate is going to go up and is trying to refinance and get the report corrected before this happens. Consumer has no work number or email address.

Created By: ABEAVEN Created Date: 06/14/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Phone: 800/888

Product/Service: Creditor Debt Collection
Credit Information Furnishers

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

Law Violation: Falsely Represents Character, Amount, Status of Debt
FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining
Company/Org.:

Last name: (b)(6)
Address:

First: (b)(6)

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

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6231108 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer has a complaint against Litton Loan Servicing, a creditor debt collector and the consumer's mortgage lender. The consumer states that the the company is charging her a late fee if she doesn't pay her loan by the 1st of each month. The consumer states that the company says on her statements that they won't be late until the 13th of each of month. The consumer also states that the company was calling her repeatedly at home and at work. The consumer didn't provide an alternate # or an email address.

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

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 08/01/04

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender
Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

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

Consumer

Complaining
Company/Org.:

Last name: (b)(6)
Address:

First: (b)(6)

City: Grand Prairie

State: TX Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Servicing

Address: 4828 LOOP CENTRAL DR

City: HOUSTON

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6230992 Contact Type:Complaint Source:Consumer TCS? N

Comments: This is a mortgage loan servicing company who is handling my mortgage for my lender. I have never missed a mortgage payment nor have I ever been late. However, this company insists on calling me after the 1st to "remind" me of my payment and ask when I will pay. I always tell them the same thing: I will pay the mortgage (1st and 2nd) on the 15th of the month, or prior to the 15th depending on when I am paid. I have asked them not to call me but it continues. What is particularly upsetting when they call me at work. I am a paralegal for a 3 attorney law firm. I have discussed this with my them and they agreed that Litton has no right to pursue me to collect a debet that is not in default. The representatives I speak with are always very nice, but tell me they have no choice but to call. I have told them that according to the Fair Debt Collection Practices Act they must cease and desist calling me but especially calling me at my workplace. Again, the representatives are always very nice and say they will take my work number off their computer... but they call anyway. I am not in default on my payments and I consider these reminders both demeaning and harrassing, expecially when I have asked that they stop. Is there anything I can do?

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

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 1,115.27

Amt Paid: 1,115.27 Payment Method: Telephone Bill

Agency Contact: Internet Complaint Date: 06/08/05

Initial Contact: Phone Transaction Date: 06/08/05

Initial Response:

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.:

Last name:

(b)(6)

First: (b)(6)

Address:

City: Fort Collins

State: CO Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6) Ext:

Fax Number:

Home Number:

Email: (b)(6)

Age Range: 50 - 59

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central Dr.

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email: unknown

URL:www.littonloan.com

Phone: (800) 247-9727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6224988 Contact Type: Complaint Source: Consumer TCS? N

Comments: MAIL: Consumer is writing on behalf of himself and his uncle. The consumer and uncle have complaint against Litton Loan Servicing LP. The consumer's uncle took out a loan against the property which is jointly owned. The consumer had an escrow account which they are collecting for insurance and taxes. The consumers pay the taxes and insurance themselves. They had a glitch in which there was an overage in escrow. They in turn put it in the escrow account instead of placing it toward the payments. The consumer is not on the loan, but has title to the property. They tried to foreclose and the consumer had to pay the arrears. They have also placed the negative info on his credit report even though his name doesn't appear on the loan. Consumer doesn't provide any contact ph#s, email address or age.

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

Updated By: JHART Updated Date: 06/08/05

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 05/22/05

Initial Contact: Unknown Transaction Date: 10/01/04

Initial Response: Phone: 800/888

Product/Service: Mortgage Lender
Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act
Truth-In-Lending Act



04/12/2006

LLYNCH

number

Law Violation: Creditor Fails or Inaccurately Discloses
Default/Delinquency\Repossession Conditions
FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining
Company/Org.:

Last name: (b)(6)
Address:

First: (b)(6)

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

State: MA Zip: (b)(6)

Age Range:
Complaining
Company/Org.:

Last name: (b)(6)
Address:

First: (b)(6)

City: East Taunton
Country: UNITED STATES
Work phone: () Ext:
Fax Number: ()
Home Number: ()
Email:
Age Range:

State: MA Zip: (b)(6)

Company

Company: Litton Loan Servicing LP
Address: 4828 Loop Central Dr

City: Houston
Country: UNITED STATES
Email:

State: TX Zip: 77081-2226

Phone: () Ext:

URL:

Company Representative



04/12/2006

LLYNCH

Transaction

Ref No.: 6218172 Contact Type:Complaint Source:Consumer TCS? N

Comments: My loan No. (b)(6). Litton is charging me escrows for homeowners and flood insurance. I pay my own. I have sent proof 3 or 4 times, called countles times. They are reporting me late to credit bureaus because according to them I have this unpaid balance(insurance escrows).

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

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 06/04/05

Initial Contact: In Person Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

First: (b)(6)

City: Miami

State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)
Email:

Age Range: 50 - 59



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:www.littonloan.com

Phone: (800) 247-9727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6214534 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer is calling because she had a mortgage through Litton Loan Company and was taken over by Ameriquest at her request. The consumer was told that she would have to mail in a letter to them requesting the documents be sent to Ameriquest for them to handle her loan. The consumer states that she has called Ameriquest and has been told her that the paperwork has not been processed yet because it has not rcvd. The consumer was provided a phone number for their attorney and she called him and was told that they had not rcvd any documents and that they were not working with Ameriquest and that she should contact Brown and Associates because they have her documents. The consumer wants to know how long the company gets to release her loan.

Created By: BBURGESS1 Created Date: 06/06/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 04/22/05

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6) Address:

First: (b)(6)

City: Bellevue

State: NE Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6) Ext:

Fax Number:

Home Number:

Email: (b)(6)

Age Range: 50 - 59



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Company

Address: 4828 Loop Central Dr

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6200620 Contact Type: Complaint Source: Consumer TCS? N
 Comments: Mortgage Servicing Fraud
 Created By: RLOPER Created Date: 06/02/05
 Updated By: Updated Date:
 Org Name: PUBLIC USERS - CIS
 Amt Requested:
 Amt Paid: Payment Method:
 Agency Contact: Internet Complaint Date: 05/31/05
 Initial Contact: Mail Transaction Date: 11/01/04
 Initial Response:
 Product/Service: Mortgage Lender
 Statute/Rule: FTC Act Sec 5 (BCP)
 Law Violation: Deception/Misrepresentation

Consumer

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

Company

Company: Litton Loan Servicing LP
 Address: 4828 Loop central Drive
 City: Houston State: TX Zip: 77081-2226
 Country: UNITED STATES
 Email: URL: www.littonloan.com
 Phone: (800) 2479727 Ext:



04/12/2006

LLYNCH

Company Representative

Rep Name: Schmidt, Bob

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6192737 Contact Type:Complaint Source:Consumer TCS? N
Comments: Consumer didn't provide his information. He paid off his mortgage loan Litton Loan Servicing LP but they charged him fees and charges after that. Consumer asked for phone number for Texas CPA. Consumer didn't provide his information.
Created By: GTSERENPIL Created Date: 06/01/05
Updated By: Updated Date:
Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL
Amt Requested: 7,000.00
Amt Paid: .00 Payment Method: Unknown
Agency Contact: Phone Complaint Date:
Initial Contact: Unknown Transaction Date: 05/01/05
Initial Response:Unknown
Product/Service: Mortgage Lender
Statute/Rule: FTC Act Sec 5 (BCP)
Law Violation: Deception/Misrepresentation

Consumer

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



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: () Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6175996 Contact Type:Complaint Source:Consumer TCS? N

Comments: They are carrying the forbearance agreement for my mortgage. In March and April, I overnighed them my payments, by my due date, as per our signed contract. Both months, they cashed my cashiers checks, and then scheduled my house for foreclosure and set an auction date for my home. They cancelled the auction when I found out about it through a third party after I contacted them and provided proof of my payment. The first time, I learned of the auction 4 days before it was scheduled, the second time I learned about it the night before it was scheduled. My concern is, had I not found out about the auction, my home would have been auctioned off at the court house, and maybe still, if this happens again. From my understanding, this is illegal, since we do have a signed forbearance agreement, and I was not in default of that agreement in any way.

Created By: RLOPER Created Date: 05/27/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

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

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.:

Last name:

(b)(6)

First:

(b)(6)

Address:

City:

Vancouver

State: WA Zip:

(b)(6)

Country:

UNITED STATES

Work phone

(b)(6)

Ext:

Fax Number:

Home Number:

Email:

(b)(6)

Age Range:

20 - 29

Company

Company: Litton Loan Servicing

Address: 4878 Loop Central Dr

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Rep Name: Freeman, Sheldon

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6157526 Contact Type:Complaint Source:Consumer TCS? N

Comments: A late payment of \$95. was added to my March mortgage statement for February payment. I sent a copy of my February bank statement with my March payment. When I received my April payment this fee has grown to \$195.76. I called and spoke to a collection representative on 5/24/05 after receiving a "late charge settlement offer" letter. Again I told him that my February payment was received on 2/4/05 and my March payment was received by them on 2/24/05. Today I sent them copies my November 2004 through May 23, 2005 bank statements. This is not the first time I have encountered this problem. I once sent my payment certified, it was sign received on the 2nd, but this payment did not get posted to my account until the 18th and I was charge a late fee. Litton Loan Servicing holds payments for weeks or when they do get around to posting the payments they are late. I don't want to have to send my payment by certified mail each month to have proof that my payments was sent and received in agreed upon time.

Created By: RLOPER Created Date: 05/25/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 195.76

Amt Paid: .00 Payment Method:

Agency Contact: Internet Complaint Date: 05/24/05

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

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.:

Last name:

Address:

City:

Country:

Work phone:

Fax Number:

Home Number:

Email:

Age Range:

(b)(6)

Grand Prairie

UNITED STATES

(b)(6)

40 - 49

First:

(b)(6)

State: TX Zip:

(b)(6)

Ext:

Company

Company: Litton Loan Servicing

Address: P.O.BOX 4387

City: Houston

Country: UNITED STATES

Email:

Phone:

(1-800) 247-9727

Ext:

State: TX Zip: 77210-4387

URL:www.littonloan.com

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6157300 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer's son called on her behalf. The consumer had a mortgage loan with Fairbanks Capital and the mortgage has been sold several times. The consumer states that they are showing that the amount owed is \$36,000 when the original loan was \$26,000. The consumer states that when he contacted Litton Loan Servicing, LLC, the company currently collecting for the acct, they told him that they did not know what the charges were for. The consumer states that UPDATE: 5/24/05: Consumer was given the wrong # for redress info. BR

Created By: HSMITH Created Date: 05/25/05

Updated By: BROSS Updated Date: 05/25/05

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 36,000.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: In Person Transaction Date: 01/01/98

Initial Response: In Person

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

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

First: (b)(6)

City: Philadelphia

State: PA Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6) Ext:

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

Complaining

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

First: (b)(6)

City: Philadelphia

State: PA Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6) Ext:

Fax Number:

Home Number:

Email:

Age Range:



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LLYNCH

Company

Company: Fairbanks Capital

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: () Ext:

Company: litton loan servicing, llc

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: () Ext:

Company Representative

Associated Company

Company: litton loan servicing, llc

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Phone: () Ext:

Reason: Affiliate



04/12/2006

LLYNCH

Transaction

Ref No.: 6151103 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer is calling to complain about Litton Loan Servicing LP. The consumer states that her mortgage loan was sold to this company in Dec. of 2004. She states that since that time they have raised her monthly mortgage payment from \$2400 to \$2600, and when she tries to contact them she can never speak to a live person. The consumer states that they also continue to bill her an additional \$100 every month to cover late fees, and her payments are never late.

Created By: MPURLEE Created Date: 05/24/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 03/20/05

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name:

(b)(6)

First:

(b)(6)

Address:

City: Falls Church

State: VA Zip:

(b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number:

(b)(6)

Email:

Age Range: 60 - 64



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Servicing LP

Address: Unknown

City: Unknown

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: (800) 2479727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6128085 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer has complaint against Litton Loan Servicing LP. The consumer sent in a form letter that is requesting an accounting of their loan. They aren't happy with the servicing of the loan. Consumer doesn't provide any other details. Consumer doesn't provide a transaction date. Consumer didn't provide any contact ph#s, email address or age. UPDATE: MAIL 7/20/05 Consumer sent more documents regarding her loan servicing with Litton. No new info. JH

Created By: JHART Created Date: 05/18/05

Updated By: JHART Updated Date: 07/20/05

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 05/04/05

Initial Contact: Mail Transaction Date:

Initial Response:Phone: other

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Creditor Fails or Inaccurately Discloses How Balance Is Computed

Consumer

Complaining Company/Org.:

Last name: (b)(6)

First: (b)(6)

Address:

City: Cincinnati

State: OH Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central Dr

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6088687 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer noticed that her mortgage company, Litton Loan Services, is reporting 2 payments as being 30 days late when they were actually not. Consumer was told by the company that 2/05's payment was on 3/1/05 so it was late since it was the next month. Consumer states another payment was made by 7:30 on 4/30/05, but not posted until 5/2/05 and counted 30 days late. Consumer noticed their website states that payments can be made until 8:30 without having to be applied the next day. Consumer called the company and was told there is no one in their office on the weekend so it would have to wait until Monday.

Created By: EMCMANN Created Date: 05/10/05

Updated By: EMCMANN Updated Date: 05/10/05

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 02/01/05

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Creditor Fails or Inaccurately Discloses Default/Delinquency\Repossession Conditions

Consumer

Complaining

Company/Org.:

Last name:

(b)(6)

First:

(b)(6)

Address:

City: Greeley

State: CO Zip:

(b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Services

Address: 4828 Loop Central Dr

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6086814 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer is calling to report that he is a realestate investor and owns several mortgages. Consumer states that apparently he owes a debt to AMC Mortgage Co and Litton Loan. Consumer states that he has requested that both mortgage companies stop contacting him at home and only by writing. Consumer states that they have denied his request. Consumer did not provide an email address.

Created By: OBUTLER Created Date: 05/10/05

Updated By: ABANKS Updated Date: 05/24/05

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 60,000.00

Amt Paid: 500.00 Payment Method: Check (Personal)

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 12/01/04

Initial Response:Phone: 800/888

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Calls any person repeatedly or continuously

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

First: (b)(6)

City: Washington State: DC Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6) Ext:

Fax Number:
Home Number:

Email:

Age Range: 60 - 64



04/12/2006

LLYNCH

number

Company

Company: Litton Loan

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company: AMC Mortgage Co

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6074131 Contact Type:Complaint Source:Consumer TCS? N

Comments: Litton Loan Company refuses to send a payoff statement for my mortgage loan, refuses to send a copy of the appraisal I paid for in 2004 and refuses to update payments made to them. They disregard request for information made utilizing the Real Estate Settlement Procedures Act and are attempting to foreclose on my property.

Created By: RLOPER Created Date: 05/09/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 130,000.00

Amt Paid: 45,000.00 Payment Method: Check (Personal)

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

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

First: (b)(6)

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

Country: UNITED STATES

Work phone: (b)(6) Ext: (b)(6)

Fax Number:
Home Number:

Email: (b)(6)

Age Range: 50 - 59



04/12/2006

LLYNCH

Company

Company: Litton Loan Company

Address: 4828 Loop Central Drive

City: Houston TX 77081

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (713) 9609676 Ext:

Company Representative

Rep Name: Baxter, Richard

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6074115 Contact Type:Complaint Source:Consumer TCS? N

Comments: I was told by my refinance company, Casa Financial that Litton Loans company was very unprofessional, untimely and uncooperative in giving the final numbers for the payoff of my loan account # (b)(6). Casa says it was Litton's fault the loan was paid off after the first of December 2004 which call ME to get a 30 day late on MY credit report. I know Litton was very uncooperative with me when I've tried on numerous occasions to have them remove the derogatory mark off my credit report. My credit report will show prior to this error I have never been late on any account. Please launch an investigation into this matter. Either Litton or Casa Financial (619)644-8344 should help remove this from my credit file. I've written all 3 credit reporting agencies at least 3 times each to no avail. Please help me I am the victim.

Darryl Fountain 619578-3770

Created By: RLOPER Created Date: 05/09/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

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

Initial Contact: Mail Transaction Date: 12/25/04

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act



04/12/2006

LLYNCH

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

Consumer

Complaining

Company/Org.: (b)(6)

Last name: (b)(6)

First: (b)(6)

Address: (b)(6)

City: spring valley

State: CA Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6) Ext:

Fax Number: (b)(6)

Home Number: (b)(6)

Email: (b)(6)

Age Range: 40 - 49

Company

Company: Litton Loan Financing-account#

Address: 4828 loop central drive

City: houston

State: TX Zip: 77036

Country: UNITED STATES

Email: littonloans.com

URL:Litton Loans Servicing

Phone: (800) 888-9646 Ext:

Company Representative

Rep Name: customer service, customer serv Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6057055 Contact Type:Complaint Source:Consumer TCS? N

Comments: (b)(6), Attorney represents (b)(6) in a Chapter 13 Bankruptcy. (b)(6) purchased her house in 3/01 through AMS / Apreva mortgage which included a 6% Nehemiha Grant. The loan was approved by the FHA and assigned an FHA number. Watkins became late on her mortgage. Watkins filed Ch.13 Bankruptcy in 3/2002 to cure arrears. In 3/2004 bankruptcy was dismissed as a result of illness. Watkins has recently discovered that HUD had returned her down payment assuming she lost her house by late payments and gave it to Apreva, original mortgage lender who has not credited the current mortgage lender. In addition, I have been charged \$87 by Apreva for HUD mortgage insurance which Watkins never received the service. Watkins is requesting \$3,187 credit to her principle representing her down payment, plus \$4,176 credit for HUD insurance benefits that was charged but services never received as well as a \$4,000 payment by the Chapter 13 Trustee to Litton that was never credited.

Created By: RLOPER Created Date: 05/04/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 05/03/05

Initial Contact: Unknown Transaction Date: 03/22/05

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.:

Last name:

(b)(6)

First: (b)(6)

Address:

City:

Renton

State: WA Zip: (b)(6)

Country:

UNITED STATES

Work phone

(b)(6)

Ext:

Fax Number:

()

Home Number:

()

Email:

(b)(6)

Age Range:

40 - 49

Company

Company: Litton Loan Servicing, as servicing agent for HomeComings

Address: P.O. Box 4387

City: Houston

State: TX Zip: 77210

Country: UNITED STATES

Email:

URL:www.littonloan.com

Phone:

()

Ext:

Company Representative

Rep Name: Attorney for Litton, Jason Wils Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6045280 Contact Type:Complaint Source:Consumer TCS? N

Comments: I HAVE BEEN OVERCHARGED FOR PRIVATE MORTGAGE INSURANCE AND OTHER MISC. CHARGES FOR MY HOME LOAN THAT HAS BEEN SERVICED SINCE 3-15-2004 FROM LITTON LOAN. THEY HAVE MADE GOOD ON PART OF THE OVERCHARGED AMOUNT AND ASSURED THE NEW RATE WOULD BE CHANGED. THIS HAS NOT HAPPENED. NEED HELP. THANKS FOR YOU ANY YOU CAN PROVIDE.

Created By: RLOPER Created Date: 05/02/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 8,340.00

Amt Paid: 21,684.00 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 04/29/05

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Creditor Fails or Inaccurately Discloses Credit Insurance

Consumer

Complaining Company/Org.:

Last name:

Address:

City:

Country:

Work phone:

Fax Number:

Home Number:

Email:

Age Range:

(b)(6)

TAVERNIER

UNITED STATES

(b)(6)

40 - 49

State: FL Zip:

(b)(6)



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central Dr.

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:WWW.LITTONLOAN.COM

Phone: (800) 2479727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6032660 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer is reporting that he had a mortgage from New Sentry Mortgage who sold the mortgage to Ocwen Bank. The consumer was contacted by Ocwen Bank and told he did not have insurance which the consumer did in fact have. The consumer offered a binder to the bank or to have the agent contact Ocwen Bank. Ocwen Bank reported inaccurate information about the payment record of the consumer. The consumer placed the home under a corporate ownership and filed bankruptcy. The consumer stated that his CR shows the home included with the bankruptcy. The consumer disputed the incorrect information with New Sentry Mortgage and it was corrected. The home burned and the consumer discovered that the insurance was in the name of New Sentry Mortgage. Ocwen Bank purchased insurance on the home 10 day after they were notified that the home had burned. The home was foreclosed but no sale was made of the property and the consumer is now receiving notices of debts and liens being placed on the property. The mortgage has now been sent to Litton Loan Service. The consumer never received a notice that the loan had been transferred to Litton Loan Service. The consumer reported that Litton Loan Service purchased insurance on the property and filed a claim for the fire.

Created By: DSAXON Created Date: 04/28/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 35,000.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Unknown

Product/Service: Mortgage Lender
Credit Information Furnishers

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



04/12/2006

LLYNCH

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

Consumer

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

Company

Company: Ocwen Bank
Address:
City: State: NR Zip:
Country: LOCATION NOT REPORTED
Email: URL:
Phone: () Ext:
Company: Litton Loan Service
Address: 4828 Loop Central Drive
City: Houston State: TX Zip: 77081-2226
Country: UNITED STATES
Email: URL:
Phone: () Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 6006897 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL:Consumer writes Charter One Bank, his previous mortgage company, did not apply his payments properly. Consumer writes they held 7 of his payments and cashed them all on the same day. Consumer believes company may have known about the chapter 13 he completed in 05/04 and didn't notify him of any dleinquencies. Consumer also writes Litton Loan Servicing LP, his current mortgage company, sent him a notice of default and intent to accelerate letter without any explanation or documentation. Consumer writes company cashed hi 12/04 on 01/21/05 and charged him a late fee.

Created By: KMCCOMBS Created Date: 04/22/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Mail Complaint Date:

Initial Contact: Unknown Transaction Date: 05/01/04

Initial Response:Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

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

Country: UNITED STATES

Work phone: (b)(6) Ext:

Fax Number:

Home Number:

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Charter One Bank

Address: Mortgage Division

City: Glen Allen

State: VA Zip:

Country: UNITED STATES

Email:

URL:

Phone: () Ext:

Company: Litton Loan Servicing LP

Address: 4828 Loop Central Dr.

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: () Ext:

Company Representative

Associated Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central Dr.

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Phone: () Ext:

Reason: Other



04/12/2006

LLYNCH

Transaction

Ref No.: 6006710 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer writes a complaint against Litton Loan Servicing LP. She writes that she sent off her payments to Litton Loan Servicing LP, on time and they didn't credit them to the correct accts. Litton Loan Servicing LP also was sending threatening letters to the consumer and harassing ph calls stating that they are going to take her home. She writes that she has sent e-mails to Litton Loan Servicing LP and contacted them via ph to get this resolved.

Created By: SCRAWFORD Created Date: 04/22/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 6,435.92

Amt Paid: 3,217.96 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 04/10/05

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

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

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

Law Violation: Creditor Fails or Inaccurately Discloses
Default/Delinquency\Repossession Conditions
Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Morrison

State: CO Zip:

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central Dr.

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:

Phone: (800) 8889646 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5988372 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer was been working out payment arrangements with his mortgage loan company, but the account was sold to 2 other mortgage lenders including Litton Loan Servicing LP. Consumer was paying the payments of \$270.00 a month. Consumer states that Litton Loan Servicing LP reported the loan as a charge off and a foreclosure when consumer has been paying Bank One and Blue View. UPDATE: Consumer got behind because his wife had medical problems. Recently consumer is trying to get approval to buy a new house and pulled their credit report and showed a foreclosure. Consumer submitted a dispute letter and was advised it was foreclosed/charged off. Consumer has done some research and feels that they violated the law on how this was handled. LR

Created By: EFRYE Created Date: 04/19/05

Updated By: IREEVES Updated Date: 04/19/05

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 17,200.00

Amt Paid: 2,000.00 Payment Method: Money Order (Not Classified)

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 05/29/02

Initial Response:Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City:

Randallstown

State: MD Zip:

Country:

UNITED STATES

Work phone

Fax Number:

Home Number:

Email:

Age Range:

40 - 49



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 46514-9697

Country: UNITED STATES

Email:

URL:

Phone: (800) 9998501 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5984943 Contact Type:Complaint Source:Consumer TCS? N

Comments: I took out a home equity loan(\$20,000.00) in 1999 on my home. This is a old wood frame home that was built around 1939. My Parents raised me here. After paying creditors first, I only taken 9 thousand home. After looking at the finance charges, I will make 360 payments(30 YRS) totaling \$92,404.80. That's almost a \$100,000.00. I've paid faithfully for years \$256.00 monthly. Now they are trying to taking my home.I filed Chapter 7 Bankruptcy in 2003.Can you help me save my home? This company ripped me off.MY loan # is (b)(6) Ltton loan # is (b)(6) Provident Bank had my loan also.That loan # is (b)(6) Provident phone number is 1-888-487-9576.

Created By: DBRAHLEK Created Date: 04/18/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 92,404.80

Amt Paid: 18,000.00 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 04/16/05

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

(b)(6)

Last name:

Address:

City: Houston

State: TX Zip:

(b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 60 - 64



04/12/2006

LLYNCH

Company

Company: Litton Loan and/or California Lending Group

Address: 4826 Loop Central Drive

3351 Michelson #100

City: Houston & Irvine, Ca 96212 State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5983897 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that Litton Loan Servicing LP is inaccurately reporting info on his credit report. Consumer states that is wife's bankruptcy is being reported on his credit report with all 3 CRA's . Consumer states that he has disputed with the CRA's and has been referred to dispute with Litton Loan Servicing LP. Consumer states that Litton Loan Servicing LP is not willing to change the disputed info which is being reported to the CRA's. Consumer gave no email. UPDATE: 08.15.05 Consumer reports that he has disputed this in writing with the CRA's and Litton to no avail. PE

Created By: GGADSON Created Date: 04/18/05

Updated By: PELMORE Updated Date: 08/15/05

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 02/01/05

Initial Response:Phone: 800/888

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

[Redacted Address Box]

City: Louisville

State: KY Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6) Ext:

Fax Number:

Home Number:

Email:

Age Range: 50 - 59



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central Dr.

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:

Phone: (800) 999-8501 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5982636 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumer received a "Notice of Default and Intent to Accelerate" from Litton Loan Servicing, LP, a debt collector, dated 02/10/05 and 02/11/05, saying that she owes \$20,217.67 to cure the default on her loan. The letter says that upon acceleration of the note, the property will be referred for foreclosure. The consumer is disputing the amt owed and sent a letter to the company telling them of the dispute, and requesting information about charges, credits, debits, and other charges on the acct. The consumer did not provide a phone number, e-mail or age range.

Created By: BSTURM Created Date: 04/18/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 20,217.67

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 03/24/05

Initial Contact: Mail Transaction Date: 02/10/05

Initial Response:Mail

Product/Service: Third Party Debt Collection

Statute/Rule: Fair Debt Collection Practices Act

Law Violation: Falsely Represents Character, Amount, Status of Debt
Falsely Threatens Arrest, Seizure of Property

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Decatur

State: GA Zip:

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing, LP

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5977087 Contact Type:Complaint Source:Consumer TCS? N

Comments: Litton Loan servicing has stated that it did not receive confirmation of Hazard or homeowner's insurance on our account after the loan was transferred on January 1, 2005. We have had continuous insurance coverage for the 7 ½ years we have resided in the home. Several faxes were sent to Litton Loan servicing by my insurance agent, verifying coverage, I also attempted to verify through imcovered.com. Litton loan refused to recognize these as verification and has subsequently put a \$1915.89 binder on my loan, raising it over 200 dollars a month. Louis Klein agency (951) 272-3860 also confirmed that information sent to them reported that Litton Loan was our new loan servicer. I believe that this is an attempt to defraud us out of almost \$2000.
We were also sent a letter stating that our loan amount was \$236135.97, our principal balance is actually \$230575.80. There is a discrepancy which the representatives at Litton Loan will not explain to me. Nothing in the additional amount has been itemized. This is also a fraudulent attempt to acquire monies from us which are not part of our loan.

Created By: RLOPER Created Date: 04/15/05
Updated By: Updated Date:
Org Name: PUBLIC USERS - CIS
Amt Requested: 1,915.89
Amt Paid: 206.57 Payment Method: Bank Account Debit
Agency Contact: Internet Complaint Date: 04/14/05
Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Corona

State: CA Zip:

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:www.littonloan.com

Phone: (800) 247-9727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5975686 Contact Type:Complaint Source:Consumer TCS? N

Comments: My home was never in foreclosure which is stated on my credit report. I was able to have Litton reconstruct my contract but did NOT foreclose.

Created By: RLOPER Created Date: 04/15/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 04/13/05

Initial Contact: Internet Web Site Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Canton

State: GA Zip:

Country: UNITED STATES

Work phone: (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

Company

Company: Litton Loan

Address: 5373 W Alabama Treet

Ste 600

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:

Phone: (713) 9609676 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5975676 Contact Type:Complaint Source:Consumer TCS? N

Comments: I have called 3 times in the last 5 months to get a payment record. They have not sent one nor have they responded in any way. The information they have on my credit report is inaccurate and not up to date. I can not get this corrected if they will not respond.

Created By: RLOPER Created Date: 04/15/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Internet Complaint Date: 04/13/05

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining

Company/Org.:

Last name:

Address:

City:

Country:

Work phone

Fax Number:

Home Number:

Email:

Age Range:

(b)(6)

Thornton

UNITED STATES

()

(b)(6)

60 - 64

State: CO Zip:

(b)(6)

Ext:



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 4826 Loop Centra Dr

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (713) 9609676 Ext: 6985

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5971384 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer is filing a complaint against Litton Loan Services. The consumer states the company holds her mortgage. The consumer states her home went into foreclosure and she made a forbearance agreement with the company on 04/08/2005. The consumer states on 04/14/2005 she recieved 4 act 91 letters stating her home was again in foreclosure. The company is requesting approx \$30000.00 to stop the foreclosure.

Created By: MBAUMGARTNER Created Date: 04/14/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 30,000.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 04/08/05

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Philadelphia

State: PA Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: (b)(6)

Home Number:

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Services

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5954304 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against Litton Loan Servicing. Consumer states in 1993 he co-signed a mortgage loan for his daughter with this company. Later that year his daughter let the home go into foreclosure and filed for bankruptcy. Consumer found out in 1996 that the foreclosure and her bad credit history on the loan was on his credit report. Consumer states he was never contacted by Litton when the home was being foreclosed on and given the option of taking over the payments. Consumer has disputed this with the Litton and the CRAs. Consumer did not provide alternate ph#, nor email address.

Created By: JPITTS Created Date: 04/11/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: In Person Transaction Date: 01/01/96

Initial Response:Phone: 800/888

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining Company/Org.: (b)(6)

Last name:

Address:

City: Mission Viejo

State: CA Zip:

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number:

Email:

Age Range: 60 - 64



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727 Ext:

Company Representative

Rep Name: Montgomery, David

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5953942 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against Litton Loan Service. Consumer states this company took over his mortgage loan in Dec. 2000. Consumer states in 2002 his payment went from \$640 monthly to \$889. When consumer called he was told it was due to higher taxes. Consumer states his taxes did not go up that much and questioned why the raised his payment so much. Consumer was told once the payment goes up and can not go back down. Consumer states the company reps have been uncooperative when he has called for explanaation. One rep. is now telling him he has not made any payments since Nov. 2004 while another has said he is one payment behind. Consumer states he has not missed any payments. Consumer did not provide alternate ph#.

Created By: JPITTS Created Date: 04/11/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 889.00

Amt Paid: 889.00 Payment Method:

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 09/01/02

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

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

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

Country: UNITED STATES
Work phone: () Ext:

Fax Number: ()

Home Number: (253) 9395356

Email: dragonfndr@aol.com

Age Range: 40 - 49



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5917140 Contact Type:Complaint Source:Consumer TCS? N

Comments: SENT MONEY ORDER OF 600.00 ON FEB 11,2005,THEY CLAIMED THEY NEVER CASHED SAID MONEY ORDER, I SENT FOR AND RECEIVED A COPY OF SAID MONEY ORDER WHICH WAS ENDORSED ON FEB 14,2005 BY MY MORTGAGE COMPANY. SINCE FEB 14,2005 WE HAVE RECEIVED SEVERAL "INTENT TO ACCELERATE FORECLOSURE" IN THE MAIL. I FAXED THE COMPANY THE COPY OF THE MONEY ORDER ON MARCH 22,2005.THE COMPANY SAID THEY WOULD RECTIFY SITUATION BY THE 15TH OF APRIL. AS OF TODAY WE WERE TOLD BY THE COMPANY THAT IT WOULD BE AT LEAST 60 DAYS TO FIX THE MESS. I BELEIVE THEY ARE NOT GOING TO FIX IT BECAUSE OF THE STONEWALLING I AM RECIVING FROM THEM. NOW MY QUESTION IS,IS THERE A GOVERNING BODY OVER MORTGAGE COMPANIES,IF SO WHO IS IT OR WHAT ARE MY OPTIONS?

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

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 04/05/05

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: augusta State: GA Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: (b)(6)

Home Number:

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

Company

Company: LITTON LOAN SERVICE (MORTGAGE COMPANY)

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5916409 Contact Type:Complaint Source:Consumer TCS? N

Comments: Initial company Chase Manathan sold the laon without notification to me to LLS. Did not receive any notice from LLS for the take over. LLS keep calling and sending harrasment letters for more payment then \$504.62 for the monthly payments. I like to pay it off but they refusing to send me a final bill.

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

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 604.62

Amt Paid: 504.62 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 04/04/05

Initial Contact: Phone Transaction Date: 03/23/05

Initial Response:

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

City: San Francisco State: CA Zip: (b)(6)

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

Fax Number:
Home Number:
Email:

Age Range: 50 - 59



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop central Drive

City: Houston 77081-2226

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Rep Name: No last names given, No names given Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5911863 Contact Type:Complaint Source:Consumer TCS? N

Comments: Initial company Chase Manathan sold the loan without notification to LLS. I did not receive any notice from LLS for the take over. LLS keeps calling and sending harrasment letters for more money. Monthly payments are \$504.62. I want to pay off the total balance they are refusing to cooperate. Keep calling to my house and demending that I pay \$604.62. \$100.00 more then the actual monthly payments.

Created By: RLOPER Created Date: 04/05/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 604.62

Amt Paid: 504.62 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 04/04/05

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Third Party Debt Collection

Statute/Rule: Fair Debt Collection Practices Act

Law Violation: Calls any person repeatedly or continuously

Consumer

Complaining Company/Org.:

(b)(6)

Last name:

Address:

City: San Francisco

State: CA Zip:

(b)(6)

Country: UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop central Drive

City: Houston 77081-2226

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Rep Name: No last names given, No names given Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 7578608 Contact Type:Complaint Source:Consumer TCS? Y
Comments: 4/5/2005 CKisielente SOC President is rejecting police report and documents showing original bill was never paid and refuses to correct the problem. FBI notified.
Created By: USPS Created Date: 04/05/05
Updated By: Updated Date:
Org Name: US Postal Inspection Service
Amt Requested:
Amt Paid: Payment Method:
Agency Contact: External Agency Complaint Date: 04/05/05
Initial Contact: Phone Transaction Date:
Initial Response:
Product/Service: Advance-Fee Loans, Credit Arrangers
Statute/Rule:
Law Violation:

Consumer

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



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 4828 LOOP CENTRAL DR

City: HOUSTON

State: TX Zip: 770812166

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5903001 Contact Type:Complaint Source:Consumer TCS? N

Comments: they are taking my home, yet they have misapplied house payments, didnt make escrow payments etc. im ina legal dispute but im losing. i have documentation.

there financial documents make no sense.

Created By: DBRAHLEK Created Date: 04/04/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 2,800.00

Amt Paid: 2,000.00 Payment Method: Cashier's Check

Agency Contact: Internet Complaint Date: 03/31/05

Initial Contact: Mail Transaction Date: 03/21/04

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: milton

State: FL Zip:

Country: UNITED STATES

Work phone: ()

Ext:

Fax Number: ()

Home Number:

Email:

Age Range: 30 - 39

(b)(6)



04/12/2006

LLYNCH

Company

Company: litton loan servicing, llc

Address: 4828 Loop Central Drive

City: houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5897084 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against Litton Loan Services, a mortgage lender. Consumer states Litton Loan Services bought out his previous lender. Consumer states he was in the process of attempting to get a refund from his previous lender for taxes the were supposedly paid and late charges. Consumer states his previous lender had not paid these, and therefore he should have received a refund. Consumer states he is now attempting to collect this refund from Litton Loan Services, since they bought out his previous lender. Consumer states he has been unable to get the refund from Litton Loan Services.

Created By: PPATRISSO Created Date: 04/01/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

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

Country: UNITED STATES

Work phone (b)(6) Ext:

Fax Number:

Home Number:

Email:

Age Range: 50 - 59



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Services

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: () Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5886935 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against a credit info furnisher, Litton Loans. Consumer stats that the ocompany reported his account late for the month of February. Consumer states that he made his payment on 03/01/05 which is technically only 29 days late but the company is telling him that it is the end of the month in that situation.

Created By: LLAWRENCE Created Date: 03/30/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: In Person Transaction Date: 01/01/03

Initial Response: In Person

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining Company/Org.:

Last name:

(b)(6)

Address:

City: Langhorne

State: PA Zip:

(b)(6)

Country: UNITED STATES

Work phone:

(b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

Company

Company: Litton Loans

Address: 4828 Loop Central Dr

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5882602 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer writes that PCFS Mortgage Resources misapplied the consumers mortgage payments and began sending late payment notices 08.01.04 which the consumer disputed in writing to no avail. Consumer reports that PCFS Mortgage Resources sold the mortgage to Litton Loan Servicing who is now threatening foreclosure. No phone numbers or e-mail address provided. No age range provided.

Created By: PELMORE Created Date: 03/29/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 03/02/05

Initial Contact: Mail Transaction Date: 08/01/04

Initial Response:Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: West Chester State: PA Zip:

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

(b)(6)



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: () Ext:

Company: PCFS Mortgage Resources

Address: 925 Dalton

City: Cincinnati

State: OH Zip: 45203

Country: UNITED STATES

Email:

URL:

Phone: () Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5881177 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against a credit info furnisher, Litton Loan Servicing. Consumer states that the company is reporting that her mortgage account has late payments for about a year. Consumer states that the company acknowledges there is an error and the company has not corrected it. Consumer states that the company told her that they would fix it and the company will not return the consumer's calls.

Created By: LLAWRENCE Created Date: 03/29/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Internet/E-mail

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining Company/Org.:

(b)(6)

Last name:

Address:

City: Grand Blanc

State: MI Zip:

(b)(6)

Country: UNITED STATES

Work phone:

(b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Dr

City: Houston

State: TX Zip: 77036

Country: UNITED STATES

Email:

URL:

Phone: (800) 8889646 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5880364 Contact Type:Complaint Source:Consumer TCS? N

Comments: Litton Loan Service filed a FALSE negative "non payment" report to the credit bureaus despite advising them via multiple phone calls and letters advising that payment had been made on time and in full and that they had misapplied the payment to the wrong account. They are now threatening to make another negative report to the credit bureaus for the same problem and continue to harass me via phone calls.

Created By: RLOPER Created Date: 03/29/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 2,103.00

Amt Paid: 2,103.00 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 03/28/05

Initial Contact: Phone Transaction Date: 03/22/05

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Kihei

State: HI Zip:

Country: UNITED STATES

Work phone

Fax Number:

Home Number:

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

Company

Company: Litton Loan Services

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

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

Phone: ()

Ext:

Company Representative

Rep Name: Garza, Arnold

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5853947 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a mortgage with Litton Loan Servicing. In Feb 2004 consumer called and informed the company he would be late 1 month. Jul 2004 consumer sent an extra payment which was split with have being put into a forbearance account and half applied to the payment. Consumer has sent copies of all his payments to the company and received a letter back the letter acknowledged the additional payment in Jul 2004 and put into forbearance. Consumer did not provide email address or alternate ph#.

Created By: TKREYLING Created Date: 03/24/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 947.40

Amt Paid: 947.40 Payment Method: Check (Personal)

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 12/01/03

Initial Response:Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Newport

State: WA Zip:

Country: UNITED STATES

Work phone: () Ext:

Fax Number: (b)(6)

Home Number:

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

Company

Company: Litton Loan Service

Address: 4828 Loop Central Dr

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 9998501 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5851696 Contact Type:Complaint Source:Consumer TCS? N

Comments: They said I'm behind on my mortgage for 3 mos,Jan.05,Feb.05,March05 and they've been paid each month.My payments are even listed on their website for 1/11/05,2/16/05,3/11/05 under Transactions Activity and they won't check to see that someone made a mistake by putting next payment due 01/14/05 instead of 3/14/05 and I've pointed this out to them at least 5 times. They're only looking at the account information and I mailed them bank statements showing that they had been paid by my bank and I won't be bullied into paying monies that they already gotten.I need help,I'm disabled and live on a fixed income and can't afford to pay a lawyer \$1000.00 to do what I've asked them to do,audit my account or look closer at Transactions Activity.(b)(6)

Created By: RLOPER Created Date: 03/24/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 199,120.00

Amt Paid: 1,328.00 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 03/22/05

Initial Contact: Mail Transaction Date: 03/07/05

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

(b)(6)

City: COLUMBUS

State: GA Zip:

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address: 4828 LOOP CENTRAL DRIVE

City: HOUSTON

State: TX Zip: 77081-2212

Country: UNITED STATES

Email: www.littonloan.com

URL:www.littonloan.com

Phone: (800) 9998501 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5841495 Contact Type:Complaint Source:Consumer TCS? N

Comments: Tried to contact Mr.Chapman by phone to discuss my options before going into foreclosure but always got an answering service.Was not home by the time he called back. A lady called my work and I explained to her that I could not use the company phone and that I don't get home until after Mr. Chapman leaves. They started foreclosure proceedings before I spoke to him. I had already asked that all correspondence be done by mail. They sent me a letter to fill out some forms but the forms was not with the letter.

Created By: RLOPER Created Date: 03/22/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 03/20/05

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Third Party Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Gramercy

State: LA Zip:

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number:

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop central Drive

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:www.littonloan.com

Phone: (800) 247-9727 Ext:

Company Representative

Rep Name: Chapman, Dave

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5837810 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer has a complaint against Litton Loan Servicing LP. Consumer states that they have made their monthly mortgage payments on time and the company states that they are behind. Consumers states that he has sent them letters and the still will not correct the problem. No phone numbers for consumer.

Created By: SWOODSON Created Date: 03/21/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 662.10

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date:

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

Initial Response:Fax

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Fayetteville

State: NC Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central Dr

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 9998501 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5829692 Contact Type:Complaint Source:Consumer TCS? N
Comments: Attention President and CEO: Larry B. Litton Sr.
March 17, 2005

Dear Mr. Litton

My name is (b)(6)

Address. In costa rica

(b)(6)

Email themevin@yahoo.com

My loan number 13476254 and it was transferred to your company on October of 2004. I have been trying in good faith to solve this issue ever since. However, since I have been out of the country for most of last year, I left an email address where I can be reached. So far, all I've received was two or three messages with a ;don't reply format;. Two weeks ago I called a friend in los angels, and found out that my house is in foreclosure. I placed close to fifty calls to your company from Costa Rica, and the only reply I got is the two emails and one to them was a test.

Three days ago, I faxed Ms. Yolanda Gonzales several documents she;d requested. I followed that with two or three phones calls just to verify that she had received them. I left my email address, but so far I have received no response. Her voice mail says all calls will be returned within 24 hours.

In addition I have been trying to get a record of my transactions record, but have not received one yet. The amount in dispute varies according to the person I talk to. My bank has records of at least six or seven payments that Litton loan services claims were never received. Needless to say that this house represents a life time of work and I would like to save it. I am at the end of my rope.

Please help me to resolve this issue as soon as possible.
this is a copy send to ceo of litton and should explain the



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LLYNCH

problem i am having with them.

Comments: please since i am still in costa rica email me any other form of communication gets complicated.

thanks (b)(6)

Created By: DBRAHLEK Created Date: 03/18/05
Updated By: Updated Date:
Org Name: PUBLIC USERS - CIS
Amt Requested: 26,500.00
Amt Paid: 17,567.00 Payment Method: Check (Personal)
Agency Contact: Internet Complaint Date: 03/17/05
Initial Contact: Internet/E-mail Transaction Date: 03/08/05

Initial Response:

Product/Service: Creditor Debt Collection
Statute/Rule: FTC Act Sec 5 (BCP)
Law Violation: Deception/Misrepresentation

Consumer

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

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 60 - 64



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 4828 loopcenral drive

City: houston

State: TX Zip: 77081

Country: UNITED STATES

Email: doNotReply@littonloan.com

URL:www.littonloan.com

Phone: (713-) 960-0539 Ext:

Company Representative

Rep Name: martines, yolanda

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5829574 Contact Type:Complaint Source:Consumer TCS? N

Comments: I received a letter from Litton stating that I owed them \$800.58. I made a transfer from my checking account for \$900 to Litton for my Feb. 2005 house note. When I checked my March statement online, I found that they charged me a late fee of \$16 four times and a forbearance release fee. The statement also says that my current payment for March is \$739.38, which is my regular payment, but my late payment for March is \$2,279.34! I have asked by e-mail and over the phone several times for a detailed summary of my transactions to be mailed to my home. So far I haven't received anything but late notices with astronomical late fees and charges that I don't understand. I am VERY AFRAID THAT THESE PEOPLE ARE GOING TO TAKE MY HOME RIGHT FROM UNDER ME. My loan was transferred to them from PCFS, another group of big time lending SCAMMERS. Believe or not, my loan originated at FAIRBANKS CAPITAL. I didn't receive one dime in the settlement, because the information from the lawsuit didn't reach me in time. Wow, is there any relief for a hardworking person who is trying to do what is right? Can somebody please help me? I am a single mom with 2 kids...these people are going to put us out on the streets.

Created By: NSHOUSE Created Date: 03/18/05
Updated By: Updated Date:
Org Name: PUBLIC USERS - CIS
Amt Requested: 800.58
Amt Paid: 900.00 Payment Method: Bank Account Debit
Agency Contact: Internet Complaint Date: 03/17/05
Initial Contact: Mail Transaction Date: 02/22/05

Initial Response:
Product/Service: Other Lender
Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Houston

State: TX Zip:

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:www.littonloan.com

Phone: (800) 999-8501 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5828279 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Letter sent by the CA Department of Corporations. The consumer reports that Litton Loan Servicing has been reporting inaccurate info on the consumer's credit reports. The consumer has asked the comapny to correct the files but they are not correcting all of the problems with the account. No phone number for the company. No email address, age or work # for the consumer.

Created By: ASTRAUCH Created Date: 03/18/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 02/17/05

Initial Contact: Mail Transaction Date: 07/28/04

Initial Response:Mail

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining Company/Org.:

Last name:

Address:

City: San Fransisco

State: CA Zip

Country: UNITED STATES

Work phone: ()

Ext:

Fax Number: (b)(6)

Home Number:

Email:

Age Range:



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LLYNCH

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5828007 Contact Type:Complaint Source:Consumer TCS? N

Comments: states Litton Loan hired his company Titanium Solutions to get us to sign a forebarence agreement immediately but they already scheduled foreclose. These people harrass me by coming to my home sceaming at me, belittling me in my neighborhood by screaming "look at these fools their going to lose their home" while my neighbors were outside, threatened me verbally, continually call my husband at work isn't there something that can be done? My congressman suggested this site. Thank-You UPDATE:04/01/05 The consumer called the Dept of Treasury and was told that she needs to contact her state. The consumer contacted them but has not heard back from them. BSUPDATE:04/25/05Consumer asked how long is her mortgage company given to post a payment. Consumer says Securitie National is her mortgage company who hold her payment two to three days before applying it to her account. Consumer contacted company to ask why they hold her payment and was told they can hold her payment as long as they want.

Created By: MPHILLIPS Created Date: 03/18/05

Updated By: KMCCOMBS Updated Date: 04/25/05

Org Name: PUBLIC USERS - CIS

Amt Requested: 108,000.00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Internet Complaint Date: 03/16/05

Initial Contact: In Person Transaction Date: 03/01/05

Initial Response:

Product/Service: Creditor Debt Collection
Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: York

State: PA Zip:

Country: UNITED STATES

Work phone () Ext:

Fax Number: (b)(6)

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Litton Loan and AEP a division of the formal Fairbanks

Address: 4828 Loop Central Dr (litton)

P.O. Box 730183

City: Dallas

State: TX Zip: 75373

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company: Security National Service Inc

Address: PO Box 35

City: Eureka

State: CA Zip: 95502

Country: UNITED STATES

Email:

URL:

Phone: (800) 6030836

Ext:

Company Representative

Rep Name: Longnecker, Richard

Title:

Rep Name: Gresack, Larry

Title: loan officer Securtiy Nationa

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5817971 Contact Type:Complaint Source:Consumer TCS? N

Comments: Litton Loan took over a HELC loan from Charter 1 in December 2004 and sent me several letters that stating "Notice of default and intent to Accelerate" because I was delinquent in payments. I file Chapter 13 Bankruptcy in Sept 1999 and have not received any statements or correspondence from Charter 1 Bank until I received the notice that my account was sold to Litton Loan. I have sent them notice that I am disputing this.

Please contact me as there is more to say then I have room for here. Thank you,

(b)(6) Updated 3-30-05: The consumer is complaing about Litton Loan. JHorton

Created By: DCRASE Created Date: 03/16/05

Updated By: JHORTON Updated Date: 03/30/05

Org Name: PUBLIC USERS - CIS

Amt Requested: 1,800.00

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 03/13/05

Initial Contact: Mail Transaction Date: 02/01/05

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

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

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

Country: UNITED STATES

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

Age Range: 50 - 59



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP Houston, Texas also Charter 1 Bank,

Address: 4828 Loop Central Dr

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5790659 Contact Type:Complaint Source:Consumer TCS? N

Comments: Inquired about escrow in August. Declined escrow in September. Litton paid taxes in November. Notified me of increase in payment mid November due to escrow. Payment was already received on time without escrow. Reported me 30 days late on my mortgage to credit bureau. Could not pay on time what I did not know about. They had no authorization to pay my taxes.

Created By: RLOPER Created Date: 03/10/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 770.00

Amt Paid: 681.00 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 03/08/05

Initial Contact: Internet Web Site Transaction Date: 11/21/04

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining Company/Org.:

Last name:

Address:

City:

(b)(6)

Nokomis

State: FL Zip:

(b)(6)

Country:

UNITED STATES

Work phone

Fax Number:

Home Number:

Email:

Age Range:

(b)(6)

50 - 59



04/12/2006

LLYNCH

Company

Company: Litton Loan Serviceing LP

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:www.littonloan.com

Phone: (800) 2479727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5790629 Contact Type:Complaint Source:Consumer TCS? N

Comments: Violation of Respa, Section 6. Litton took over loan from Greenpoint Mortgage on 7/15/04, contacted me on 8/18/04 and accused me of late payment. July payment was cashed by Greenpoint on 7/12/04. Copy of check and statement have been sent to Greenpoint & Litton. Litton has violated Respa, have not after more than 6 months cleared this with the credit bureaus, and keep on harassing me. Please act on my complaint. I will be happy to provide all documentation.

(b)(6)

Created By: RLOPER Created Date: 03/10/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 895.00

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 03/08/05

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

(b)(6)

City: Healdsburg State: CA Zip:

(b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5790610 Contact Type:Complaint Source:Consumer TCS? N

Comments: I am an only child and sole caretaker of an elderly parent who has diabetes and end stage renal failure. I filed bankruptcy in April 2002 because I had to miss so much work going back and forth to hospitals and doctors. They have placed my home in pre-foreclosure and is going into full foreclosure March 24, 2005 because they say I owe over \$4,000 which was/is being paid by the bankruptcy trustee since 2002. They have also applied insurance to my home when I already had insurance and sent them copies. Also, they have applied over \$300 in late charges and another \$300 in "other charges." I do not owe any of this. No one there can tell me how they have arrived at these charges. Your assistance in this matter is greatly appreciated.

Created By: RLOPER Created Date: 03/10/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 03/08/05

Initial Contact: Mail Transaction Date: 02/07/05

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Baton Rouge

State: LA Zip:

Country: UNITED STATES

Work phone

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Litton Loan Servicing LP/Equi Credit Mortgage Company

Address: 4828 Loop Central Drive

Post Office Box 4387

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:www.littonloan.com

Phone: (1-800) 999-8501 Ext:

Company Representative

Rep Name: McNally, Natasha

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5781513 Contact Type: Complaint Source: Consumer TCS? N
Comments: Called was received at 9pm est!
Created By: JXHEINY Created Date: 03/08/05
Updated By: Updated Date:
Org Name: PUBLIC USERS - CIS
Amt Requested: .00
Amt Paid: .00 Payment Method:
Agency Contact: Internet Complaint Date: 03/07/05
Initial Contact: Phone Transaction Date: 03/06/02

Initial Response:

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.: (b)(6)
Last name:
Address: (b)(6)
City: New Cumberland State: PA Zip:
Country: UNITED STATES
Work phone: (b)(6)
Fax Number:
Home Number:
Email:
Age Range: 30 - 39



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing, LP

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:littonloan.com

Phone: (800) 247-9727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5760295 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer has complaint against Litton Loan which is a part of a company called C-Bass, the consumer's mortgage company. The consumer states that when her insurance expires on her account, they buy insurance for the consumer and charge her approximately \$800 in fees per month. The consumer states that she has been charged that fee for approximately 6 months. The consumer didn't provide an alternate #.

Created By: ASMITLEY Created Date: 03/04/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 4,800.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 05/27/03

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

(b)(6)

Last name:

Address:

City: Randolph State: NJ Zip:

(b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: (b)(6)

Home Number: Email:

Age Range: 30 - 39



04/12/2006

LLYNCH

Company

Company: Litton Loan

Address: 4828 Loop Central Dr

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 9998501 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5746872 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer is filing a complaint against Litton Loan Servicing LP. The consumer states he sold his home last year, the company overcharged him for interest and insurance, the company owes the consumer approx \$3000. The consumer states he has sent the company proof of insurance in order to get his money back but he believes the company ignores him. The consumer states he has been trying to get his money back since approx 08/2004.

Created By: MBAUMGARTNER Created Date: 03/02/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 08/20/04

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

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

Country: UNITED STATES

Work phone: (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Servicing LP

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5745287 Contact Type:Complaint Source:Consumer TCS? N

Comments: On October 15th a statement was generate - "Please submit October 1's mortgage payment" - \$2,267.20 - This was due on the first - Due to some unforeseeable personal and financial situations, payment was not made until Oct. 30th, before dinner - The Auto System confirmed my payment, it was accepted, and it was the amount requested by the System I paid by Checking account by phone - Unfortunately the same situation repeated itself in November - Payment was accepted on November 30, 04, and the transaction was followed by written notification for this payment just like the previous month's payment. - There wasn't any mention of reporting to the credit companies that the account was 30-days past due in October and November. - Their reason, they were closed - Told them I had no idea they were not a Pacific Coast Company, they purchased this loan from a Pacific Coast company where the contract was negotiated This cost us about \$15,000.00 for the two properties in escrow that should have been closed in October, November at the latest. - Litton's refusal to remove these inaccurate remarks forced the denial of two mortgage loans approved for A Paper. - We have also disputed with the credit companies with proof, but they will not remove until Litton Loan instructs them to. - Is that legal? This has cost us dearly, please help!!

Created By: RLOPER Created Date: 03/02/05
Updated By: Updated Date:
Org Name: PUBLIC USERS - CIS
Amt Requested: 2,267.68
Amt Paid: 2,277.67 Payment Method: Bank Account Debit
Agency Contact: Internet Complaint Date: 02/28/05
Initial Contact: Mail Transaction Date: 10/15/04

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act



04/12/2006

LLYNCH

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

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Henderson

State: NV Zip:

(b)(6)

Country: UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Litton Loan Services, Equifax, Transunion, Experian

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:WWW.LitttonLoan.com ContactUs Page

Phone: (866) 875

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5737083 Contact Type:Complaint Source:Consumer TCS? N

Comments: Litton Loan Service, LP is a disreputable company and should be severely censured for the manner in which they treat the public. They have erroneously collected a late fee from me due to dragging their feet in providing a payoff document for me at the closing on the refinance of my mortgage. Further, they owe me an interest refund which by RESPA was to be refunded 30 days from the close which was 1.19.05. Today is 2.25.05 and I have not received a check which should be close to \$500.00. Of course, they incur no penalties for taking their time to refund my funds and having the use of millions of unsuspecting consumers funds for the overpayments they arbitrarily require for payoffs.

Created By: NSHOUSE Created Date: 02/28/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 193.24

Amt Paid: 193.24 Payment Method: Cash

Agency Contact: Internet Complaint Date: 02/25/05

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

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

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 50 - 59



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing, LP

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:www.littonloan.com

Phone: (800) 247-9727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5709863 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer is filing a complaint against Litton Long Servicing LP. Consumer sent the company a dispute, because her mortgage had went up almost double the normal amount. Consumer reports that they were billing her approx \$1800. Consumer reports that she paid the amount, and they corrected the amount, but never paid her the additional amount that she had overpaid. Consumer was gonna be refunded \$\$93. Consumer has no alternate number. Consumer disconnected before finishing story.UPDATE: Consumer called back after being disconnected. Consumer states that loan companies owes her \$93 but they claim she actually owes them \$93. 02/23/05 JDM.

Created By: DDIXON Created Date: 02/23/05

Updated By: JMELENDEZ Updated Date: 02/23/05

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 93.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 02/23/05

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name:

(b)(6)

Address:

City:

Houston

State: TX Zip:

(b)(6)

Country:

UNITED STATES

Work phone

()

Ext:

Fax Number:

()

Home Number:

(b)(6)

Email:

Age Range:

60 - 64



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central Dr.

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:littonloan.com

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5704669 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer is calling to report that Litton Loan Servicing foreclosed on his house without notifying him. Consumer says that the foreclosing papers were served to his ex-wife which he has not livd with for year or even lived in the same house where she is living now.
Transferred to C2: The consumer wanted to know who else he could contact to help intervene in his situation.
(*)BCOLE (*)

Created By: JMELLENDEZ Created Date: 02/22/05

Updated By: BCOLE Updated Date: 02/22/05

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 125,000.00

Amt Paid: 25,000.00 Payment Method: Check (Personal)

Agency Contact: Phone Complaint Date:

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

Initial Response:Phone: other

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

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

City: Corbin State: KY Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)
Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: (713) 5618284 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5655348 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer writes that on 05.16.03 Litton Loan Servicing put the consumer in collections with their attorney, Butler & Hosch, P.A.. Consumer reports that Butler & Hosch, P.A. collected \$934.00 in fees from the consumer via certified cheque for: Attorney fees, title search, and a initial skip trace. Consumer feels that she never received a letter from Butler & Hosch, P.A. and the consumer feels that this means they did not service the account and are not entitled to any fees. Consumer did not disclose age range, phone numbers or a e-mail address.

Created By: PELMORE Created Date: 02/17/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 934.00

Amt Paid: 934.00 Payment Method: Certified Cheque

Agency Contact: Mail Complaint Date: 01/27/05

Initial Contact: Mail Transaction Date: 05/16/03

Initial Response:Mail

Product/Service: Mortgage Lender
Third Party Debt Collection

Statute/Rule: Fair Debt Collection Practices Act
FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation
Falsely Represents Character, Amount, Status of Debt

Consumer

Complaining
Company/Org.:

(b)(6)

Last name:

Address:

City: Miami

State: FL Zip:

(b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 5373 West Alabama, Suite 600

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:

Phone: (800) 9998501 Ext:

Company: Butler & Hosch, P.A.

Address: 3185 South Conway Rd

Suite E

City: Orlando

State: FL Zip: 32812

Country: UNITED STATES

Email:

URL:

Phone: (407) 3815200 Ext:

Company Representative

Associated Company

Company: Butler & Hosch, P.A.

Address: 3185 South Conway Rd

Suite E

City: Orlando

State: FL Zip: 32812

Country: UNITED STATES

Phone: (407) 3815200 Ext:

Reason: Collection Agency



04/12/2006

LLYNCH

Transaction

Ref No.: 5650819 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumer filed a complaint against Litton Loan Servicing LP with the WA Dept of Financial Institutions. She wrote on 11/2003 she secured a mortgage with CIT with a 1st and 2nd mortgage. She states she mailed a check for \$800.00 to CIT. 605.80 was to be applied to the 1st, 110.99 to the second. The full \$800.00 was applied to the 2nd. She contacted CIT and was told it would be fixed. She called again and was told they sold the loan to Litton and she would have to contact them. She states Litton told her she would have to deal with CIT. She states her 04/04 CIT statement reflected it had been fixed, but 09/30/04 she received a letter from Litton she had fallen behind and they were going to start foreclosure. She states Litton backed out 6 months of payments that she had made and sent them back to CIT making her account look seriously past due. She states there have been repeated conversations with both companies, but she has been unable to get anywhere with this. No contact for CIT.

Created By: DCRASE Created Date: 02/16/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 800.00

Amt Paid: 800.00 Payment Method: Check (Not Classified)

Agency Contact: Mail Complaint Date: 11/13/05

Initial Contact: Unknown Transaction Date: 11/01/03

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

number

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Port Orchard

State: WA Zip:

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range:

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central Dr.

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:

Phone: (800) 9998509 Ext:

Company: CIT Consumer Finance

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: () Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5628197 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer had a loan with Ameriquest Mortgage who sold it to Litton Loan Service. Loan was paid off on 12/8/04. Consumer states that she had an escrow balance \$775. due to be refunded to her. Consumer was told that the check was issued on 12/12/04, 1/25/05, 2/7/05 and 2/11/05. Consumer was charged penalties for paying loan off early. Consumer believes that the company is being deceptive. Consumer does not have a work phone number.

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

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 10/01/04

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

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

City: Clintwood State: VA Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

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

Email:

Age Range: 60 - 64



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Service

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (713) 9609676 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5620871 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer reports that he has a mortgage with Litton Loans and the consumer is having a difficult time obtaining his deed. The consumer paid his motgage in full in 06/03. The consumer reports that the company continues to add fees to cause the consumer not to be able to obtian the deed. The consumer reports that his loan was sold to Litton Loan in 01/00 and the consumer reports that the company marked the consumer late within the first 60 days the loan was with them.

Created By: ASTRAUCH Created Date: 02/10/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 18,000.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

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

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

Company

Company: Litton Loan

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: () Ext:

Company: Lending Loan LP

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: () Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5608858 Contact Type:Complaint Source:Consumer TCS? N

Comments: Company may be practicing predatory lending/servicing of loans. Has refused to work with me to pay this bill. Has illegally foreclosed, out lawyered me and plans on flipping my property. Some one has to stand up to this giant.

Created By: DBRAHLEK Created Date: 02/08/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 02/04/05

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

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

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (713) 960 9676 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5551474 Contact Type:Complaint Source:Consumer TCS? N

Comments: This company and it's legal council ignore the automatic stay protection of Chapter 13 petition as pattern and practice. Willfully violate local court orders as well as Federal bankruptcy procedure by completing 6 voidable trustee sales, fraudulantly transferring title to protected real estate, obtaining forcible entry, threatening, hounding debtor with attempts to remove same from property.

Created By: MPHILLIPS Created Date: 01/25/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 01/22/05

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Third Party Debt Collection

Statute/Rule: Fair Debt Collection Practices Act

Law Violation: Falsely Threatens Arrest, Seizure of Property

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

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

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

Company

Company: Litton Loan Services

Address:

City:

State: TX Zip:

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5541086 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against his mortgage company, Litton Loan Servicing LP. Consumer states that he makes his payments on time and for the full amount of 933.43 per month. Consumer states that the company is not posting his account with his payments. Consumer states that the company is reporting that he is late but he sent his payments through certified mail and knows that the company received the payments before it is due. Consumer states that the company is making up services and then applying his payments to those services and not to his mortgage account. Consumer does not have a work # or an email address.

Created By: LLAWRENCE Created Date: 01/24/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 11/01/01

Initial Response:Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Cincinatti

State: OH Zip:

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number:

Email:

Age Range: 50 - 59

(b)(6)

(b)(6)

(b)(6)



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central Dr

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 9998501 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5517090 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer is calling to complain about Litton Loan Servicing. Consumer states that they are charging her for services that doesn't apply to her mortgage. **UPDATE** 02/22/2005 Consumer calling back to report that this company has placed late pay information on her credit report for the services they did not supply to the consumer. RAL

Created By: LACEVEDO Created Date: 01/18/05

Updated By: RLOPER Updated Date: 02/22/05

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender
Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act
Truth-In-Lending Act

Law Violation: Other Written Disclosure\Written Violations
FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Kingsland State: TX Zip:

Country: UNITED STATES

Work phone

Fax Number:

Home Number:

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5492312 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer called to complaint agains Liton Loan Servicing.The consumer states that the company boughth her Mortgage loan on 10/2004.The consumer states that company is claiming that if her payment is not on the 1st of the month that she actually late on her mortgage Payment.The consumer states that the company told her if her payment is not on 1st of the month that they have the rigth to call her until they received the payment.The consumer state the she paid her mortgage payment on 10th of month on line every month and she has inform the company.The co nsumer states that has until 15th of the month that her late fee will be acces on the 16th of month.The consumer states that her husband has received a phone call from a company representative demanding the mortgage payment and was very rude.The consumer states that she has called the company back and she was threaten by the company representative that if her payment was no received by the 1st of the month that will continued calling her or her husband the 1st of the month until they received her mortgage payment.

Created By: BTAPIA Created Date: 01/10/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 1,058.00

Amt Paid: 1,058.00 Payment Method:Wire Transfer

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 01/10/04

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

number

Law Violation: Deception/Misrepresentation
Calls any person repeatedly or continuously
Uses or threatens to use violence

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Coral Springs

State: FL Zip:

Country: UNITED STATES

Work phone ()

Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 30 - 39

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 247-9727

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5490135 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer is filing a complaint against Litton Loan Servicing. The consumer states the company is trying to collect the consumers mortgage company. The consumer states the ocmpany always calls on a sunday, the consumer has requested they stop calling but the company continues to call. The consumer states the company has been calling since approx 12/01/2004.

Created By: MBAUMGARTNER Created Date: 01/10/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 12/01/04

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name:

(b)(6)

Address:

City: Youngstown

State: OH Zip:

(b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number:

(b)(6)

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Servicing

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5460608 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer stated an escrow account was established with Litton Loan Servicing LP, her mortgage lender, to pay her taxes in 2003. Consumer stated she was paying \$263.00 each month for the taxes but was told that the \$263.00 was used to pay her insurance for the home. Consumer stated if she could provide proof that she has paid her insurance all along Litton Loan Servicing LP would refund her money to her. Consumer stated she has a tax lien against her house and is on the verge of foreclosure. Consumer stated Litton Loan Servicing LP has offered her an option of refinancing with them at a higher interest rate. Consumer stated she found out Litton Loan Servicing LP is not licensed in the state of Washington. Consumer stated her credit score has dropped considerably because of the tax lien. Consumer wanted to know how Litton Loan Servicing LP could be in business in her state if they did not have a license with the state. Consumer wanted to know what her rights are and what she can do since she was under the impression that Litton Loan Servicing LP was paying her taxes on escrow. Consumer stated she tried to refinance her home and was denied because of the tax lien listed on her credit reports. Consumer stated if her home is foreclosed, she and her four children will be homeless. Consumer stated she has until January 29, 2005, to pay \$6363.00 to Litton Loan Servicing LP or refinance with Litton Loan Servicing LP at a higher interest rate.

Created By: WPICKETT Created Date: 01/04/05

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 6,363.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Print Transaction Date: 12/30/04

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

number

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

(b)(6)

Last name:

Address:

City:

Sequim

State: WA Zip:

(b)(6)

Country:

UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Litton Loan Servicing LP

Address: 5373 West Alabama

suite 600

City: Houston

State: TX Zip: 77056-5923

Country: UNITED STATES

Email:

URL:littonloan.com

Phone: (800) 2479727

Ext:

Company Representative

Rep Name: Draper, Veronica

Title: Customer Service

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5456572 Contact Type:Complaint Source:Consumer TCS? N

Comments: My loan was transferred to this company as of 12/1/04. I made a payment of 2056.89 which cleared my bank for this amount but Litton loan only credited my account with them 245.89. I have talked to numerous reps this has been going on since 12/14/04 about fixing this problem I faxed them the check that cleared my account, but they still refuse to fix the problem. On 12/31/04 they tried to debit my personal checking account 1812.00. I did not authorize any transaction of this sort. B of A was successful in blocking the unauthorized transaction of 1812.00. Collections has been calling me for payment even though they have already received payment.

Created By: NSHOUSE Created Date: 01/03/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 1,812.00

Amt Paid: 2,056.89 Payment Method: Check (Personal)

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

Initial Contact: Phone Transaction Date: 12/24/04

Initial Response:

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: antioch

State: CA Zip:

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: po box 4387

City: houston

State: TX Zip: 77210

Country: UNITED STATES

Email:

URL:www.littonloan.com

Phone: (800) 603-4517 Ext:

Company Representative

Rep Name: mitchell, tim

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5456225 Contact Type:Complaint Source:Consumer TCS? N

Comments: This sub-prime lender force places insurance on my loan. The insurance is for fire,windstorm,hail,and vandalism on a residential property. The actual loan is not for a home or dwelling of any kind, it is for the land only. The home that sits on the property is owned by GreenTree Manufactured Housing located in Rapid City, SD and is insured properly through them. I have sent many letters to Litton Loan Serving LP(I have kept copies of these letters)explaining the loan that I have with them is for land only. I also have sent copies of my homeowners insurance to them just to avoid problems. This time my letters have been ignored and the copies of my insurance has been ignored. Litton Loan Serving LP has now place insurance on my loan. I believe this is a clear case of fraud. This is not the first time Litton has tried to do this. I am frustrated and tired of fighting this every year.

Created By: DCRASE Created Date: 01/03/05

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 301.73

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Internet Complaint Date: 12/31/04

Initial Contact: Mail Transaction Date: 12/06/04

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.:

(b)(6)

Last name:

Address:

City:

Thornton

State: CO Zip:

(b)(6)

Country:

UNITED STATES

Work phone

()

Ext:

Fax Number:

()

Home Number:

(b)(6)

Email:

Age Range:

50 - 59

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email: www.littonloan.com

URL: not known

Phone: (800) 2479727

Ext:

Company Representative

Rep Name: Department, Insurance

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5449219 Contact Type:Complaint Source:Consumer TCS? N

Comments: On 12-1704 Chicago Titleinsurance company of oregon requested a payoff statement from them. On 12-27-04 they said they were faxing it to them so we could close on our refinance. Again on 12-28-04 Litton was contacted and theysaid they would send it but their system was down. On 12-29-04 I was on hold for 1 1/2 hours to be told that they had to verify the verification of the payoff before they could send it. Litton is stalling so that they can keep collecting interest. Litton says that they value their customers and want to give them the service they deserve. Every time Chicago Title or I call all we get is a run around. Litton told both myself and Chicago Title that they would send the quote within 7 days. It has now been 13 days. All we want is the payoff quote so we can close. Thank You for any help you can give

Created By: JXHEINY Created Date: 12/30/04

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 12/29/04

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

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

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

Company

Company: Litton Loan Services

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:www.littonloan.com

Phone: (800) 603-4517 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5449205 Contact Type:Complaint Source:Consumer TCS? N

Comments: My husband & I filed bankruptcy in 2003, and according to our lawyer, Litton Loan was included. In November of 2004, we received a letter from Litton Loan saying they were taking us to court in order to foreclose on our home due to the fact that they have not received a payment for 19 months. Bottom line we are refinancing our home with Aegis Lending. This will pay off our bankruptcy and Litton. Our closing is being held up because Litton will not fax our payoff to the Title company. When we call Litton, we are told we are not allowed to speak with anyone in the payoff department. Please respond and help us with this problem.

Created By: JXHEINY Created Date: 12/30/04

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 12/29/04

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Largo

State: FL Zip:

(b)(6)

Country: UNITED STATES

Work phone: (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:LittonLoan.com

Phone: (800) 2479727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5449194 Contact Type:Complaint Source:Consumer TCS? N

Comments: I called Litton and asked for a payoff balance on my mortgage. They said the title company had to request that information, so the title company send them a fax on 12-10-04, there was no response. They notified Litton, Litton claimed they never received it. We made numerous attempts to and still no letter. The title company called 12-29-04 for payoff letter and Litton told her it would take 60 days. The title agent said the reason they are taking their time is because they are accumulating a \$30.00 interest per day. On their website it states it only takes 10 days to process the payoff balance, they are telling me that they need 60 days to review. My mortgage loan was sold to this company by the previous lender. I have already sold the property , I'am just waiting for the letter to finish closing my deal. I also have 2 other loans that have recently been sold to Litton Loan, I'm tring to refinance and they have incorrectly put late claims on my credit. I spoke with them 12-15-04 and they agreed, they promised to fax letters but of course that hasn't happened either. I believe this company engaging in unfair business practices. Can you Please help. Thanks

(b)(6)

Created By: JXHEINY Created Date: 12/30/04

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 12/29/04

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Littleton

State: CO Zip:

Country: UNITED STATES

Work phone

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop central Drive

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email: unknown

URL:www.Littonloan.com

Phone: (800) 247-9727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5368586 Contact Type:Complaint Source:Consumer TCS? N

Comments: I have requested pay-off information for my loan on November 24, 2004, November 30, 2004, December 1, 2004, December 3, 2004, December 6, 2004, December 9, 2004, December 10, 2004, by fax and by telephone. I have not received a reponse. I feel that they are willfully delaying a reponse and it is causing me extra expense and other problems.

Created By: RLOPER Created Date: 12/15/04

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 12/11/04

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Other Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Seattle

State: WA Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop central Drive

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5366027 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer stated that Litton Loan Servicing refuses to give her the pay off amount on her home so that she may refinance her home. The consumer stated that her title company has tried to no avail to get the pay off amount but the company refuses to give that information. The consumer stated that she was to refinance her home before her 12/04 payment was due, but since the company refuses to release the information, she now has to pay the payment plus late fees. The consumer has no work or email contact.

Created By: LANDREWS Created Date: 12/14/04

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 12/01/04

Initial Response:Phone: 800/888

Product/Service: Other Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Smartville

State: CA Zip:

(b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (530) 4326463

Email:

Age Range: 20 - 29



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Servicing

Address: P.O. Box 4387

City: Houston

State: TX Zip: 77210

Country: UNITED STATES

Email:

URL:

Phone: (713) 9609676 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5359665 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that his loan was sold to Litton Loan Services, LLT in July of 2004. Consumer states that he had 2 loans with the previous company before he sold it. Consumer states that he used to send 2 payments one for each loan. Consumer states that he straightened it out. Consumer states that Litton Loan Services is stating that the consumer did not make a July payment. Consumer states that he sent a copy of the check that was for July payment. Consumer states that Litton Loan keeps informing the consumer that he is behind on his payments and the consumer states that he is not. Consumer states that when he asked to be sent to the research department they will not transfer the him. Consumer states that he is getting ready to pay this note off and he does not want the company saying that he owes and extra payment when he doesn't. Consumer did not leave wk # or email.

Created By: MRANDLE Created Date: 12/13/04

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 07/01/04

Initial Response:Phone: 800/888

Product/Service: Finance Company Lending

Statute/Rule: Truth-In-Lending Act



04/12/2006

LLYNCH

number

Law Violation: Creditor Fails or Inaccurately Discloses Refinancing Terms

Consumer

Complaining

Company/Org.:

(b)(6)

Last name:

Address:

City:

Round Rock

State: TX Zip:

(b)(6)

Country:

UNITED STATES

Work phone

()

Ext:

Fax Number:

()

Home Number:

(b)(6)

Email:

Age Range:

50 - 59

Company

Company: Litton Loan Services

Address: 4828 Loop Central Dr.

City: Houston

State: TX Zip: 770812226

Country: UNITED STATES

Email:

URL:

Phone:

(800) 9998501

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5358954 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer reports that Litton Loan Servicing will not help the consumer renegotiate the consumers client mortgage. Consumer was encouraged to contact his states consumer protection.

Created By: PELMORE Created Date: 12/13/04

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Unknown

Product/Service: Other Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.: (b)(6)

Last name: (b)(6)

Address: (b)(6)

City: Coconut Creek State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6)

Fax Number: (b)(6)

Home Number: (b)(6)

Email: (b)(6)

Age Range: 30 - 39



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5347095 Contact Type:Complaint Source:Consumer TCS? N

Comments: A credit report was pulled for a new loan. I was advised my mtg. co reported me late. I have direct deposit and have bank stmt to prove amt was paid. I called mtg co. and was advised they would remove in Oct. I wrote Equifax in Nov. and was advised still reporting late. I called mtg co who said it would take longer. They would not send me letter stating they made mistake. Nov. 22 I called back they said it would take longer I asked to speak to a supervisor, which they would not do but stated they would now send me a letter. I received the letter in Dec. They have advised me it will take longer for them to report to all 3 credit bureaus at least 4 to 6 more weeks. Why do I have to wait several months for them to fix a problem that should not have taken place. In June 2001 my credit score was 805 it is now 758 because of this problem. how long will it take to return my score? Thank you.

Created By: WFRIDAY Created Date: 12/09/04

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 12/08/04

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act



04/12/2006

LLYNCH

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

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City:

Va. Beach

State: VA Zip:

Country:

UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range:

40 - 49

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (713) 9609676

Ext: 6985

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5345981 Contact Type:Complaint Source: Congress TCS? N

Comments:

Created By: AROP Created Date: 12/09/04

Updated By: RDONOHUE Updated Date: 01/25/05

Org Name: Office of the Secretary

Amt Requested:

Amt Paid: Payment Method:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule:

Law Violation:

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

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

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Litton Loan Servicing

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5342110 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer faxed his mortgage company on 11/20 with a demand for payoff. He is having trouble getting info from his mortgage company - which is actually a different company than the one he started with - about the demand for payoff. He needs to find out so he can refinance. Litton Loan Servicing LP is the new company and he can't call them. They are also trying to force insurance on him.

Created By: MLITTEN Created Date: 12/08/04

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 12/01/04

Initial Response:Answer cold call

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Collects Unauthorized Interest\Fees\Expenses

Consumer

Complaining

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

City: Lake Oswego State: OR Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

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

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central Dr.

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:

Phone: (713) 9609676 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5337577 Contact Type:Complaint Source:Consumer TCS? N

Comments: I contacted representative on 12-2 reg. credit inaccuracy. They did not contact me. Litton has not reported since Sept. 2004. Michael stated that Litton has already reported for Sept. Oct & Nov. He demanded that I call the Credit Bureau because they are reporting inaccurate information. He said that Litton would have to do an investigation that would take 60 days to process. If they have the correct information, why do they have to launch an investigation? He demanded that I contact the Credit Bureau. I have contacted them on several occasions for Litton to report. It takes (30) days. I was told that Litton reports every 3 months, not every month by Mr. Whitfield. My husband called last month because they initially reported we only had paid (6) months into this loan. It was changed while on the phone. We were also told last month that if he called again, it would cost him \$15.00 each time for them to update his report. This month, this was not an option. It is clear that Litton needs to report to the Credit Bureau on a monthly basis and report accurate information. It is documented that Litton has recently reported our account as being in foreclosure, taking account information prior to 10-2003 and incorporating this information into the loan beginning 10-2003. There reporting procedure has not allowed us to get approvals on loans of any type even if we show them an updated payment history. The information on the credit bureau is the final decision tool.

Created By: JXHEINY Created Date: 12/07/04

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 12/06/04

Initial Contact: Unknown Transaction Date: 12/02/04

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act



04/12/2006

LLYNCH

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

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: hickory

State: NC Zip:

Country: UNITED STATES

Work phone

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Litton Loan Servicing

Address: 5373 W. Alabama St, St.600

City: Houston

State: TX Zip: 770565998

Country: UNITED STATES

Email:

URL:

Phone: (713) 960

Ext:

Company Representative

Rep Name: Whitfield, Michael

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5327136 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against Litton Loan Servicing. On 11/16/04 Homefield Finance sent in a request of pay off amount on the consumer's mortgage with Litton Loan Servicing for them to refinance. He states that Litton Loan Servicing refuse to give that info to Homefield Finance, himself or his wife. Consumer then asked Litton Loan Servicing why they won't give that info and they gave him no answer. He has no work ph or e-mail address.

Created By: SCRAWFORD Created Date: 12/03/04

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 11/16/04

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Red Bluff State: CA Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: () (b)(6)

Home Number:

Email:

Age Range: 70 - 79



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Dr

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5299134 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer had a mortgage with Washington Mutual which was sold to New Century now with Litton Loan Servicing LP since 11/1/04. Consumer reports Litten will not give a payoff statement. Consumer was told New Century did not send a payoff. Consumer contacted New Century and was told they have already sent everything. Consumer has additional information about Goldman Sachs Whole Loan but she is not sure how they are associated. Consumer did not give home#.

Created By: ABLANKS Created Date: 11/29/04

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name:

(b)(6)

Address:

City: Centerburg

State: OH Zip:

(b)(6)

Country: UNITED STATES

Work phone:

(b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Servicing LP

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: (800) 2479727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5297230 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer was discharged from bankruptcy in December 2003. Consumer had a mortgage loan that was included in the bankruptcy. The mortgage loan was put into foreclosure while he was in bankruptcy. The original mortgage lender was Countrywide but the mortgage was sold to Litton Loan Services who foreclosed in December 2002 before the bankruptcy was dismissed. Consumer complains that the foreclosure is showing on his credit report. Consumer complains he was never notified of the foreclosure proceeding. Consumer states he has no idea what happened to the mortgage loan. Consumer needs to consult legal counsel.

Created By: MMANDLECO Created Date: 11/29/04

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 11/29/04

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Other (Note the Violation in the Comment Field)

Consumer

Complaining Company/Org.:

Last name:

Address:

City:

Country:

Work phone

Fax Number:

Home Number:

Email:

Age Range:

(b)(6)

St Hedwig

UNITED STATES

(b)(6)

30 - 39

State: TX Zip:

(b)(6)



04/12/2006

LLYNCH

Company

Company: Litton Loan Services

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5285424 Contact Type:Complaint Source:Consumer TCS? N

Comments: This company didn't apply two mortgage checks to my account (b)(6) They lied to me saying I didn't send them. I put a stop Payment on the 'lost' checks; asked when those checks surfaced to send them back to me. They didn't; they changed the amount of the first check and it got by the bank, doing so electronically by copying it and making an illegal withdrawal.

Created By: RLOPER Created Date: 11/23/04

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 786.46

Amt Paid: 786.46 Payment Method: Certified Cheque

Agency Contact: Internet Complaint Date: 11/22/04

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name:

Address:

City:

New Bern

State: NC Zip:

Country:

UNITED STATES

Work phone

Fax Number:

Home Number:

Email:

Age Range:

60 - 64



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:www.littonloan.com

Phone: (800) 2479727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5275252 Contact Type:Complaint Source:Consumer TCS? N

Comments: I sent a cashier's check to Litton in July, 2004, via Federal Express for \$5,490.40 representing two months of mortgage payments. Litton erred in crediting my account and posted a payment of \$549.00 well short of the check amount. I was told that I on several occasions that I could not make any payments pending their investigation. Litton finally corrected the mistake. I had paperwork stating that a payment needed to be made by 9/22 and I sent it via Federal Express that arrived 9/22. Litton refused to credit the payment stating that it arrived too late filing a Notice of Default on 9/23. As a result of their negligence, I was put through numerous hoops and was told that in order to bring my loan current, I now had to pay \$26,000 well above the initial \$10,000 amount stated on the bill. I paid the amount and now Litton is erroneously reporting the foreclosure on my credit. I want it removed as it is a complete fraud.

Created By: JXHEINY Created Date: 11/19/04

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 26,000.00

Amt Paid: 26,000.00 Payment Method: Cashier's Check

Agency Contact: Internet Complaint Date: 11/18/04

Initial Contact: Mail Transaction Date: 09/25/04

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Norco

State: CA Zip:

(b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 70 - 79

Company

Company: Litton Loan Service

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:www.littonloan.com

Phone: (800) 247-9727 Ext:

Company Representative

Rep Name: Flores, Michelle

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5275235 Contact Type:Complaint Source:Consumer TCS? N

Comments: They've mishandled my payments; held them instead of posting them to my accout; charged very questionable fees for whatever; erroneously rushed to put my house up for foreclosure when it wasn't warranted; took money from my checking account without authorization; altered a check; not refunded moneys owed; kept checks that I sent them a money order for to replace(and I don't have room here to continue)

Created By: JXHEINY Created Date: 11/19/04

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 11/18/04

Initial Contact: Mail Transaction Date: 11/15/04

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: New Bern State: NC Zip: (b)(6)

Country: UNITED STATES

Work phone (-----) Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 60 - 64



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:www.littonloan.com

Phone: (800) 999-8501 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5270397 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer has a variable mortgage with Litton and the rate went down 3 times and each time Linton sent her a letter saying the rate had changed. So the consumer started making payments at the new rate. However, back at the office, Linton hadn't told Linton that the rates had changed so these payments looked too small and Linton started listing her in arrears and adding lates etc. without informing the consumer. When the consumer decided to refinance in June 2003 she discovered that she had a bad rating from Linton on her credit report. She has shown them documentation and they have agreed with her and will correct it when they have time. They have not had time in over a year. Linton while agreeing with the consumer has also not had time to put it in writing, and it keeps changing the people that are working with her.

Created By: WGRUMBLING Created Date: 11/18/04

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 07/01/02

Initial Response:Phone: 800/888

Product/Service: Creditor Debt Collection
Credit Information Furnishers

Statute/Rule: Fair Debt Collection Practices Act
FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

number

Law Violation: Deception/Misrepresentation
Fails to Send Written Notice of Debt to Debtor
Falsely Represents Character, Amount, Status of Debt

Consumer

Complaining

Company/Org.: (b)(6)

Last name: [Redacted]

Address: [Redacted]

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

Country: UNITED STATES

Work phone: (b)(6)

Fax Number: [Redacted]

Home Number: [Redacted]

Email: [Redacted]

Age Range: 40 - 49

Company

Company: Litton Loan Servicing

Address:

City: Litton State: TX Zip:

Country: UNITED STATES

Email: URL:

Phone: (800) 2479727 Ext: 8705

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5263892 Contact Type:Complaint Source:Consumer TCS? N

Comments: They stole a total of \$7,722.18 from my loan account. The theft of my funds began at Cendant Mortgage Corporation. I had been suffering from some severe financial difficulties. To aid me they set up a suspense account to which I could deposit funds to be applied towards the monthly payments. I first noticed funds being taken out of that suspense account and not being applied towards the monthly mortgage payment in May of 2003, and next online deposits not being recorded. When I inquired into what was happening my monthly statements stopped coming. Next thing I knew they were foreclosing on the my home and transferred my loan to Litton Loan Servicing, L.P. They were including in the arrearage amount the \$6,791.44 in payments made through Bank of America and negotiated by Cendant Mortgage Corporation and already in their possession. I disputed the debt and sent them proof of payments and they disregarded that dispute. I sent the same information to their attorney, Robert E. Weiss, Inc. They also disregarded this information. They would not correct the amount so that I could get a loan for the correct arrearage amount. I ended up having to file for chapter 13 bankruptcy to preserve my home and continued making the monthly payments. I showed up at the meeting of the creditors on 5/5/04 with all the proof to show I had made the payments. Litton did not show and filed their proof of claim to include the amount I already paid on 5/6/04. One of the payments I made to Litton Loan Servicing L.P. on 6/2/04 in the amount of \$930.74 then disappeared. I have since learned that they issued 22 separate checks payable to me in the amount of \$6,659.28, which don't show up anywhere, like the negotiated payments, and have all since become stale dated. The money doesn't show up anywhere.

Created By: JXHEINY Created Date: 11/17/04
Updated By: Updated Date:
Org Name: PUBLIC USERS - CIS
Amt Requested: 6,791.44
Amt Paid: 6,791.44 Payment Method: Bank Account Debit
Agency Contact: Internet Complaint Date: 11/15/04
Initial Contact: Mail Transaction Date:
Initial Response:
Product/Service: Other Lender
Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.:

(b)(6)

Last name:

Address:

City:

Norco

State: CA Zip:

(b)(6)

Country:

UNITED STATES

Work phone

()

Ext:

Fax Number:

(b)(6)

Home Number:

Email:

Age Range:

40 - 49

Company

Company: Litton Loan Servicing, L.P.

Address: 4848 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:www.littonloan.com

Phone:

(800) 2479727

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5258250 Contact Type:Complaint Source:Consumer TCS? N

Comments: Litton Loan has been giving me various payment rates and 100's of threatening letters. Misplacing payments and not sending me statements of loan amount or a separate forbearance account report. They have charged my account for LPplaced Fire Disbursements when I pay a separate insurance policy. They cause my account to be delinquent so that they can foreclose on me and make it imposible to refinance. They don't explain the suspense column or misc. charges. They've held my checks and when I started paying online they tried to block that and asked me not to do that anymore. They've sent payments back to me and have me in foreclosure statue on my credit report. I visited their attornies office 10/15/04 and they said I should not have been in the situation and accepted only what was sent back to me. They had not filed any paperwork with the courts concerning a foreclosure. Litton recieved a Payment for 11/01/2004 a week ago. They called me 5 times and mailed me a late notice already. The company contacted me almost every day either by phone or mail for the last two and three quartes years. Last contact was 11/10/04, 5:57p. I sat with a CPA today who found many problems with my account. I'm also in the process of waiting for other documents and now I'm contacting you. Please help. They have asked me for payment ranges from \$999.00-\$86,000.00

Created By: JXHEINY Created Date: 11/16/04
Updated By: Updated Date:
Org Name: PUBLIC USERS - CIS
Amt Requested: 999.00
Amt Paid: 670.44 Payment Method: Bank Account Debit
Agency Contact: Internet Complaint Date: 11/11/04
Initial Contact: Phone Transaction Date:
Initial Response:
Product/Service: Other Lender
Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Baltimore

State: MD Zip:

(b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49

Company

Company: Litton Loan Servicing LLP

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:www.littonloan.com

Phone: () Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5257519 Contact Type:Complaint Source:Consumer TCS? N

Comments: My mortgage loan was with Clayton National (now First Madison) in August 2000, when it demanded a payment of \$12,220 even tho we were paying our monthly mortgage payment of \$888. We sent the 12,220 on 8-1-00 but it sat in a "suspense account" for many months. Per (b)(6) of HUD:
Dear (b)(6)

This letter is in response to your recent inquiry to the U.S. Department of Housing and Urban Development (HUD) regarding your concern about your reported mortgage arrearage. HUD owned your mortgage until it was sold to Salomon Brothers, LP on September 27, 2000. Salomon chose Litton Loan Servicing, LP to handle the servicing of the mortgage portfolio purchased from HUD, in which this loan was included. Effective December 1, 2000 Litton became the official mortgage servicer.

On August 3, 2000 First Madison Services received your payment of \$12,220.00.... but was unable to post it due to the Asset Sale. All payments received after July 31, 2000 were held in Suspense pending servicing transfer to Salomon/Litton.

We feel that we were charged with extra interest, fees or other charges because the 12,220 payment was not applied to our loan in a timely manner. Litton is foreclosing on our property, but because our monies were held in "suspense" we do not agree with their arrearage charges against us. Please help us determine whether or not we were wronged. Thank you.

Created By: RLOPER Created Date: 11/16/04

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 12,220.00

Amt Paid: 12,220.00 Payment Method: Cashier's Check

Agency Contact: Internet Complaint Date: 11/10/04

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Hanapepe

State: HI Zip:

(b)(6)

Country: UNITED STATES

Work phone ()

Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 50 - 59

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop central Drive

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:

Phone: (719) 9609676

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5257509 Contact Type: Complaint Source: Consumer TCS? N

Comments: The mortgage company keep's saying we owe for insurance or mortgage and we do not. they continiously send letter's of foreclosure.

Created By: RLOPER Created Date: 11/16/04

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 68,000.00

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 11/10/04

Initial Contact: Phone Transaction Date: 11/02/04

Initial Response:

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.: (b)(6)

Last name: [Redacted]

Address: [Redacted]

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

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email: N/a

Age Range: 30 - 39



04/12/2006

LLYNCH

Company

Company: Litton Loan

Address:

City: Houston

State: TX Zip:

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5252423 Contact Type:Complaint Source:Consumer TCS? N

Comments: Litton is refusing to correct their reporting to Trans Union. I was 30 days late 9/03, 10/03 and 11/03. They show 60 days late on 11/03 and another 30 day late 12/03 that never happened. I wrote and called Litton 12 times over last 12 months, they added more wrong info. instead of fixing. Finally protested with Trans Union. They are hurting me and my family. I paid them \$5000 for a prepayment penalty just to refinance so I can stop dealing with them but they are still hurting us. They are criminals.

Created By: RLOPER Created Date: 11/15/04

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 11/09/04

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Paradise

State: CA Zip:

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:www.littonloan.com

Phone: () 800247

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5248225 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that she has a home equity loan from Ameriquest giving her a different Annual Percentage Rate than originally agreed. Consumer states that Litton Loan Sevices a third party debt collector bought the loan and now they a making untrue claims that she is late on payments. Consumer has no alternate phone number.

Created By: DELLIOTT Created Date: 11/12/04
Updated By: DELLIOTT Updated Date: 11/17/04
Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL
Amt Requested: 1,200.00
Amt Paid: 589.76 Payment Method: Bank Account Debit
Agency Contact: Phone Complaint Date:

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

Initial Response:Phone: 800/888

Product/Service: Third Party Debt Collection
Mortgage Lender

Statute/Rule: Fair Debt Collection Practices Act
FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation
Falsely Represents Character, Amount, Status of Debt

Consumer

Complaining
Company/Org.:

Last name:

Address:

City:

Country:

Work phone

Fax Number:

Home Number:

Email:

Age Range:

(b)(6)

Newville

UNITED STATES

()

()

(b)(6)

50 - 59

State: AL Zip:

(b)(6)



04/12/2006

LLYNCH

number

Company

Company: Ameriquest

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company: Litton Loan Services

Address: 4828 Loop Central Dr

City: Houston State: TX Zip: 77081

Country: UNITED STATES

Email: URL:

Phone: (866) 8752790 Ext:

Company Representative

Associated Company

Company: Litton Loan Services

Address: 4828 Loop Central Dr

City: Houston State: TX Zip: 77081

Country: UNITED STATES

Phone: (866) 8752790 Ext:

Reason: Collection Agency



04/12/2006

LLYNCH

Transaction

Ref No.: 5189794 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: 10-05-04 The consumer stated they need to refinance their home discovering their pay-off amount was \$13,000.00 more than it was 2 years ago. Litton Loan Servicing's incorrect payoff amount is hindering the refinance. The consumer has been unable to resolve the issue with Litton Loan Service. The consumer did not provide a fax or age range.

Created By: JXHEINY Created Date: 10/28/04

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 13,000.00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Mail Complaint Date: 10/05/04

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

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

(b)(6)

City: Maple Valley

State: WA Zip:

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range:



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central Dr.

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 247-9727 Ext: 8711

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5173570 Contact Type:Complaint Source:Consumer TCS? N

Comments: In 2002, our mortgage was mistakenly labeled as a foreclosure. We have documents stating the error, however we have been unable to get the word foreclosure removed from our credit report. Experian states it is Litton's doing, Litton states it is Experian's. We have been trying to resolve this since August of 2002. Ins. rates have now doubled as a result of this mark on our credit. Also believe that this affects my husband's credit (b)(6)

Created By: JXHEINY Created Date: 10/25/04

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 10/20/04

Initial Contact: Mail Transaction Date: 08/15/00

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining Company/Org.: (b)(6)

Last name:

Address:

City: The Woodlands State: TX Zip:

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

(b)(6)



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop central Drive

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:

Phone: (800) 247-9727 Ext:

Company Representative

Rep Name: Hibler, Benny

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5427378 Contact Type:Complaint Source:Consumer TCS? Y

Comments: 10/24/2004 SRJordan Under fair credit act, they have broken many laws, committing fraud and racketeering among other too many to list here. With you as for mail fraud, they have committed fraud by sending me notice of default in which they created the situation in the first place. They scam the insurance fraud on the client, and or the tax fraud by paying it before thge client does, then accellerating the loans and demanding an extra \$18,000.00 cash and \$1,000.00 extra on the house payment. Serving you notice after telling you on the phone that they want to help. What they want is the home and equity. White collar crime is what we call it. They need to be stopped. Please help literally millions of consumers out there against predatory lenders fraud. Do your part please. I never thought it could happen to me, but now I know it can happen to anyone., including your family. They need to be punished in every angle. Yours Truly, (b)(6)

Created By: USPS Created Date: 10/24/04

Updated By: Updated Date:

Org Name: US Postal Inspection Service

Amt Requested: 2,666.00

Amt Paid: 2,666.00 Payment Method: Not Reported

Agency Contact: External Agency Complaint Date: 10/24/04

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Advance-Fee Loans, Credit Arrangers

Statute/Rule:



04/12/2006

LLYNCH

Law Violation:

Consumer

Complaining
Company/Org.:

(b)(6)

Last name:

Address:

City:

REDMOND

State: WA Zip:

(b)(6)

Country:

UNITED STATES

Work phone

(b)(6)

Ext:

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Litton Loan Servicing LP.

Address: 4828 LOOP CENTRAL DR

City: HOUSTON

State: TX Zip: 770812212

Country: UNITED STATES

Email:

URL:

Phone: (713) 9609676

Ext:

Company Representative

Rep Name: Litton,

Title: :::::

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5154698 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states he just refinanced his home. Consumer states Ocwen Bank and Litton Loan Service is who had his mortgage with, ruined his credit by reported him 30 days late. Consumer had a piggy back loan with these two companies. Consumer states the excessive interest is almost 7000.00 more than it is on his statements. Consumer states during the 60 day grace period when his loan was transferred to these two mortgage services, they charged him a late fee and reported it on his credit. Companies are not suppose to do that. Consumer states he is going sell his home because he only got 2000.00 on his refinance. Consumer states on 10/02/04, a mortgage collector was calling for a payment. Consumer states the refinance had went through and they should have received the pay off.

Created By: KMCCOMBS Created Date: 10/20/04

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 12/01/03

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender
Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

number

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

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address: [Redacted] (b)(6)

City: Weymouth State: MA Zip: [Redacted]

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email: [Redacted]

Age Range: 30 - 39

Company

Company: Ocwen Bank

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: (800) 7462936 Ext:

Company: Litton Loan Service

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: (800) 9998501 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5109479 Contact Type:Complaint Source:Consumer TCS? N

Comments: The said mortgage company has lost payments, refuses to acknowledge them--this is a western union quick collect that i have paperwork that proves they recieved \$2500, They filed foreclosure and forced me to come up with \$2500 more.I got a forbearance because they lost my payment!!!! Litton Filed in Fed.Bankrupsy court a claim for fees I have already paid them thru my chapter 13.(They contacted us thru the court.) They refuse to acknowledge my reciepts. I do not know how much the court has been paid. My payment still has charges added to it. Overlapped forbearance agreements to include duplicate payments.Admiitted in and Email to me it contained errors.

Keeps charging late fees when I have 10 months of ontime payments. All my end year statements say I paid all late charges. Charged NSF fees when I do not write checks.

Applys funds in confusing accounting practices which are impossible to read-even my attorney could,t figure it out and suggessted we call you.He said no bankrupsy judge would want to sort this mess. PLEASE HELP I cannot miss a mortgage payment. Must be to the dollar.

Since I am in a chapter 13 they think they have me by the "@%&@!@@" and keep seeing how far they can go.

Created By: DCRASE Created Date: 10/13/04

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 3,500.00

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 10/10/04

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City:

Kearney

State: MO Zip:

Country:

UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range:

40 - 49

Company

Company: Litton Loan Servicing-Chase Manhattan Bank

Address: 4828 Loop Central

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email: 713-960-9676

URL:Litton Loan.com

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5108552 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer states Litton Loan Servicing, LP mortgage company converting his checks electronically. He states this has caused overdraft fees that his bank will not reimburse him for 10 days. His bank is Wells Fargo. The payments were put through on the 6th and the 7th for 506.34. Until Oct. 28th he has no recourse in asking for a replacement check. He found out about this when he called his bank. This is a program called "check 21". He states Litton Loan servicing did not give him a way to opt out of this.

Created By: DCRASE Created Date: 10/13/04
Updated By: Updated Date:
Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL
Amt Requested: 506.34
Amt Paid: 506.34 Payment Method: Bank Account Debit
Agency Contact: Phone Complaint Date:
Initial Contact: Phone Transaction Date: 10/06/04

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender
Bank, National

Statute/Rule: FTC Act Sec 5 (BCP)
Electronic Funds Transfer Act

Law Violation: Deception/Misrepresentation
Institution Requires Compulsory Use of EFT

Consumer

Complaining

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

City: Bonney Lake State: WA Zip:

Country: UNITED STATES

Work phone: (b)(6) Ext:

Fax Number:

Home Number:

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

number

Company

Company: WELLS FARGO

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company: Litton Loan Servicing

Address: 4828 Loop Central Drive

City: Houston State: TX Zip: 770812226

Country: UNITED STATES

Email: URL:

Phone: (800) 2479727 Ext:

Company Representative

Associated Company

Company: WELLS FARGO

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Phone: () Ext:

Reason: Other



04/12/2006

LLYNCH

Transaction

Ref No.: 5093794 Contact Type: Complaint Source: Consumer TCS? N

Comments: Litton Loan Servicing is a predator lender, committing fraud. From first day they took on servicing my loan, they have tried several attempts to accelerate my loan by the false insurance practice, saying my insurance lapsed, then last time I told them Loyds of London is not an insurance company, they quickly refunded me \$250.00 that they had taken from my escrow account. They finally pinned me down with the tax issue, when my check had bounced for \$32.00 and fees generated a time to recollect for taxes. This is when they thought they would help me by paying my property taxes of the sum \$4,300.00. Then, they accelerated the loan saying I have to pay them \$8,000.00 due now, plus the house payment went from \$2,666.00 to \$3,666.00 for 12 months. I can count. Litton's practices are very well accounted for on the Internet alone, there are thousands. using the same methods to foreclose. I am now in foreclosure. I built the home in 1993 and have had over 6 loans, never had a problem until Larry Litton Scammer. We cannot allow white collar. I will be placing legal action against them, as well joining two other class actions now in place.

Created By: DBRAHLEK Created Date: 10/07/04

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 18,000.00

Amt Paid: .00 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 10/06/04

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

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Redmond

State: WA Zip:

(b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:www.littonloanservicing.com

Phone: (731) 9609676

Ext:

Company Representative

Rep Name: Litton, Larry

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5084131 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer is calling to file a complaint against Litton Loan Servicing. The consumer states that this company purchased her mortgage loan from Washington Mutual on June 16, 2004. The consumer states that Litton Loan Servicing did not notify the consumer until August 2004 that they had not received a payment for June 2004. On Sept. 27, 2004 she contacted the company to make a check over the phone, and asked that they please 1-2 hours before running the check, because she needed to take it to the bank. Litton Loan Servicing offered to run it through the next day Sept. 28, 2004. The consumer states that they ended up running it on Sept. 27, and then again on the 28th causing her to be overdrawn on her account. **UPDATE 10.26.04 AMA** Consumer called back to report additional events. Consumer states that Litton Loan Servicing is making multiple withdrawals from her bank account that are causing her account to be overdrawn and other checks to bounce. Litton Loan Servicing is also charging consumer "fee assesments" in the amount of \$25 and \$50 multiple times each month. UPDATE: 12/01/04 Consumer states the company is regeesting she pay 2110.00 and they are starting a foreclose. Consumer states they cannot explain what charges are for. Consumer states they also increased her monthly payment by 100.00.BAM

Created By: MPURLEE Created Date: 10/05/04

Updated By: BMORGAN Updated Date: 12/01/04

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 2,110.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 06/16/04

Initial Response:Phone: other

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Sumner

State: WA Zip:

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (866) 8752790 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5062364 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against Litton Loan Mortgage Servicing and Ocwen Federal Bank. Consumer states her mother had a mortgage contract with HUD. Consumer was qualified for an assignment with HUD due to cancer. Consumer had 36 months to pay a refuced mtg and after that the payments resumed at the normal payments. Consumer states that HUD sold the loan to Ocwen Federal Bank which uses Litton Loan Mtg Servicing as the mtg servicer. Consumers mothers home was transfered to her on 3/02. Consumer paid the 2nd mtgs to be able to keep the home. Ocwen Federal Bank misreported payments, tried to start foreclosure procedures in 1999 and has recently started premature foreclosure proceedings. Consumer states they have her payments setting into an account. Consumer states they are reporting her mothers info on her credit report. Consumer also believes that she lost her job because of the mortgage company. Consumer doesn't have a work phone # or email address available.

Created By: JHART Created Date: 09/30/04

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 8,500.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 03/01/02

Initial Response:Phone: 800/888

Product/Service: Finance Company Lending
Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act
Truth-In-Lending Act



04/12/2006

LLYNCH

number

Law Violation: FCRA: CRA\Furnisher - Provides Inaccurate Information
Creditor Fails or Inaccurately Discloses
Default/Delinquency\Repossession Conditions
Creditor Fails or Inaccurately Discloses Finance
ChargeMethod of Computing Finance Charge/Annual
Percentage Rate

Consumer

Complaining
Company/Org.:

(b)(6)

Last name:

Address:

City:

Cleveland

State: OH Zip:

(b)(6)

Country:

UNITED STATES

Work phone

()

Ext:

Fax Number:

()

Home Number:

(b)(6)

Email:

Age Range:

40 - 49

Company

Company: Ocwen Federal Bank

Address: 1665 Palm Beach Lake Blvd.

City:

West Palm Beach

State: FL

Zip: 33401

Country:

UNITED STATES

Email:

URL:

Phone:

()

Ext:

Company: Litton Loan Mortgage Servicing

Address: 4828 Loop Central Dr

City:

Houston

State: TX

Zip: 77081

Country:

UNITED STATES

Email:

URL:

Phone:

(800) 9998501

Ext:

Company Representative



04/12/2006

LLYNCH

Transaction

Ref No.: 5035021 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer reports that her mortgage was transferred from Fairbanks Capital to Litton Loans in March of 2004. Consumer reports that Fairbanks mis applied her payments and passed this inaccurate information on to Litton Loans. Consumer reports that she has receipts that she has presented to Litton Loans to dispute this inaccurate information in writing to no avail. UPDATE 10/13/04: Consumer asked for information on the companies above, Litton Loans and Fairbanks. BJR

Created By: PELMORE Created Date: 09/22/04

Updated By: BRITZ Updated Date: 10/13/04

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name:

(b)(6)

Address:

City: Weaverville

State: NC Zip:

(b)(6)

Country: UNITED STATES

Work phone:

(b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

Company

Company: Fairbanks Capital

Address: PO Box 65450

City: Salt Lake City

State: UT Zip: 84165

Country: UNITED STATES

Email:

URL:

Phone: () Ext:

Company: Litton Loans

Address: 4828 Loop Central Dr

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 9998501 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 5030690 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer writes to complain that consumer'l home loan was sold by Faribanks Capital to Litton Loan Servicing. Consumer states, " We feel that Fairbanks Capital, our previous loan servicer purposely sold out loan to Litton in order to circumvent the court order to "Reverse or Reimburse" and/or correct reporting of our loan and possibly others whose loans may have been sold prior to being reversed, reimbursed or corrected. " Consumer indicates that consumer does not know, and cannot get adequate information on, cost items which are now listed on the mortgage. No phone number is listed for the consumer.

Created By: RLOPER Created Date: 09/21/04

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date:

Initial Contact: Mail Transaction Date: 03/18/04

Initial Response:Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org. (b)(6)

Last name:

Address:

City: Douglasville

State: GA Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing
Address: 4828 Loop Central Drive

City: Houston State: TX Zip: 77081

Country: UNITED STATES

Email: URL:

Phone: () Ext:

Company: Fairbanks Capital

Address: PO Box 551170

City: Jacksonville State: FL Zip: 32255-1170

Country: UNITED STATES

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

Company: Litton Loan Servicing
Address: 4828 Loop Central Drive

City: Houston State: TX Zip: 77081

Country: UNITED STATES

Phone: () Ext:

Reason: Other



04/12/2006

LLYNCH

Transaction

Ref No.: 5023878 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that she was being financed for a house with Lender Direct Capital Corporation and she states that they sold her account to Litton Loan Servicing but was never notified of the change. Consumer states that she had already sent the payment to the first company before she received notice that she needed to start paying Litton. Consumer states that Litton told her that they were going to fix the problem for her but the consumer states that they ignore her calls and never call her back and they give her the run around. Consumer does not have an email.

Created By: JJARAMILLO Created Date: 09/20/04

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Phone: other

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

(b)(6)

City: Westlake Chaple

State: FL Zip:

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4976522 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer has a complaint against Litton Loan Servicing LP. The consumer states that he has a mortgage loan with the co and they are not reporting his payments to his credit report. The consumer states the loan with them is not even on his credit report and he is paying on time. The consumer states if they were reporting this it would greatly raise his credit score. No alternate phone #or email address.

Created By: SMABON Created Date: 09/09/04

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Phone: 800/888

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

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

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range: 30 - 39



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Servicing LP

Address:

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4968659 Contact Type:Complaint Source:Consumer TCS? N

Comments: I filed a complaint the other day, because of their credit reporting practices, but they need to be investigated because of other poor practices also. I feel that they over charged me on late fees, and other fees. We were behind on our payments, and went into a forbearance program to pay them back. They charged us over \$3,000.00 in fees that they said were attorney's fees from initiating forecloser proceedings. They charged us this fee twice. I feel that they need to be investigated. I understand that there have been other complaints on this company, and there is also a class action law suit against them. Something is wrong with the way they do business.

Created By: JXHEINY Created Date: 09/07/04
Updated By: Updated Date:
Org Name: PUBLIC USERS - CIS
Amt Requested: 3,000.00
Amt Paid: 3,000.00 Payment Method: Bank Account Debit
Agency Contact: Internet Complaint Date: 09/01/04
Initial Contact: Phone Transaction Date:

Initial Response:
Product/Service: Mortgage Lender
Statute/Rule: FTC Act Sec 5 (BCP)
Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.: (b)(6)
Last name: [Redacted]
Address: [Redacted]
City: Williston State: TN Zip: (b)(6)
Country: UNITED STATES
Work phone: (b)(6)
Fax Number: [Redacted]
Home Number: [Redacted]
Email: [Redacted]
Age Range: 40 - 49



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central Dr.

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:www.littonloan.com

Phone: (800) 2479727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4968400 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL:The consumer states that Litton Loan Servicing is reporting a foreclosure on his credit report, that they should not be reporting. The consumer is saying that Experian says they can not remove it since this is what they are reporting.The consumer does not provide a phone # or co rep for Litton.They do not provid an address, phone # or company rep for Experian. The consumer does not provide another phone #, email or age range.

Created By: MPHILLIPS Created Date: 09/07/04

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 08/20/04

Initial Contact: Mail Transaction Date: 07/07/04

Initial Response:Mail Topic: Eligible for CRA Referral

Product/Service: Credit Information Furnishers
Credit Bureaus

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining Company/Org.:

(b)(6)

Last name:

Address:

City:

Concord

State: CA Zip:

Country:

UNITED STATES

Work phone

()

Ext:

Fax Number:

()

Home Number:

(b)(6)

Email:

Age Range:

(b)(6)



04/12/2006

LLYNCH

Company

Company: Experian

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company: Litton Loan Servicing

Address: 4828 Loop Central Drive

City: Houston State: TX Zip: 77081

Country: UNITED STATES

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

Company: Experian

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Phone: () Ext:

Reason: Other



04/12/2006

LLYNCH

Transaction

Ref No.: 4962458 Contact Type:Complaint Source:Consumer TCS? N

Comments: I have just been discharged from bankruptcy in April '04 and I received this letter through the mail that was not certified from a mortgage company that is saying that they are the ones that is going to be overtaking my mortgage from Fairbanks Capital Corp. The March 2004 payment is submitted to Fairbanks and is cleared by my bank and for April 2004 I submit a check to Litton Loan Servicing and this check also cleared my bank. The May 2004 payment is submitted to me and for some reason it is returned to me saying that foreclosure proceedings have begun. I have requested a detailed summary of the payment and escrow history but to date I have not received anything from neither company.

There was a hearing at the courthouse that was scheduled for June 21, 2004. I went to the hearing and I am approached by two attorneys that are representing the mortgage company saying that I was late on my March 2004 payment. I have proof that the loan was not behind and I submit proof to them. They tell me that the case has been placed on hold and they would contact me. I have not heard anything else from them since that day.

I placed a call to Litton Loan Servicing and the loan representative by the name of Shelton Freeman is very disrespectful over the phone. He was saying that I was delinquent for March 2004 payment and said that I owe them \$6000 but no proof has been submitted to me. I have been in contact with their attorneys office that is handling this case and the assistance has advised me last week that my house is going to be sold this week. I have not been able to communicate with this particular mortgage company in getting a detail report of payment history or anything else for that matter.

Created By: AHOWARD Created Date: 09/03/04

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 6,000.00

Amt Paid: 800.00 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 08/30/04

Initial Contact: Mail Transaction Date: 07/23/04

Initial Response:

Product/Service: Mortgage Lender



04/12/2006

LLYNCH

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

(b)(6)

Last name:

Address:

City:

Raleigh

State: NC Zip:

(b)(6)

Country:

UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range:

30 - 39

Company

Company: Litton Loan Servicing, LP

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 999-8501

Ext:

Company Representative

Rep Name: Freeman, Shelton

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4961583 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer writes a complaint against Litton Loan Servicing. Consumer reports that this company is reporting incorrect info to his credit report. Consumer reports that they show delinquencies, even though he was never late, and a foreclosure, which does not exist. Consumer has disputed the info, but they refuse to correct it. Consumer did not give email, work number, age.

Created By: JDIXON Created Date: 09/03/04

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 08/27/04

Initial Contact: Mail Transaction Date: 08/16/04

Initial Response:Mail

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: San Fransisco State: CA Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 4828 Loop Center Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4954307 Contact Type:Complaint Source:Consumer TCS? N

Comments: I sent a certified CEASE COMMUNICATION letter in December 2003 to this company. They sent me an agreement letter in January 2004 NOT TO CONTACT ME BY PHONE. On August 26,2004 the company called me for debt collection.

I called the Customer Service Dept today August 27,2004... Spoke with Lauren (1-800-247-9727) and she verified that my acct. shows a DO NOT CONTACT and that a letter was sent to me in January 2004.

BUt of course was cocky and I go no answers. Therefore Im requesting a formal complaint be entered.

Created By: DCRASE Created Date: 09/01/04

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 08/27/04

Initial Contact: Phone Transaction Date: 08/26/04

Initial Response:

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name:

Address:

(b)(6)

City: Buffalo

State: NY Zip:

(b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number:

(b)(6)

Email:

Age Range: 30 - 39



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:wwwlittonloan.com

Phone: (800) 9998501 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4947313 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumer refinance his mortgage 2 years previous. Since that time the consumer claims it has become illegal for mortgage companies to charge a pre-payment penalty. The consumer wants to refinance the mortgage note 3 months before the prepayment penalty time frame is over. Consumer indicated that he should not be charged the full \$6649.74 payment penalty for 3 months. Consumer feels if the penalty is not fully waived then it should be prorated over the 24 months and he should only be charged \$831 for the 3 months. Litton Loan Servicing is now holding his mortgage note. The consumer did not indicate: company pn#, company address, home pn#, work pn#, e-mail address, or age.

Created By: DBRAHLEK Created Date: 08/31/04

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 6,649.74

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 07/25/04

Initial Contact: Unknown Transaction Date: 11/01/02

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name:

(b)(6)

Address:

City: McHenry

State: IL Zip:

(b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4940834 Contact Type:Complaint Source:Consumer TCS? N
Comments: Consumer states Fairbanks Capital sold her mortgage account to Litton Loan Servicing LP. Consumer states she is unable to receive a coupon book to document her payments. Consumer states she is unable to get in touch with the company.
Created By: BMORGAN Created Date: 08/30/04
Updated By: Updated Date:
Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL
Amt Requested: 15,000.00
Amt Paid: .00 Payment Method: Unknown
Agency Contact: Phone Complaint Date:
Initial Contact: Unknown Transaction Date: 01/10/03
Initial Response:Unknown
Product/Service: Mortgage Lender
Statute/Rule: FTC Act Sec 5 (BCP)
Law Violation: Deception/Misrepresentation

Consumer

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



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address: P.O. Box 4387

City: Houston

State: TX Zip: 77210-4387

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4929689 Contact Type:Complaint Source:Consumer TCS? N

Comments: My husband and I had some financial problems a few years ago. In 1999, we filed Chapter 13. 2 years into the program, we voluntarily came out of it. We were told by the Chapter 13 trustee, that our mortgage was current. Litton contacted us that we were 6 months behind on our payments. We paid them \$3000.00 and started a repayment program to catch up. The program was a 12 month pay back program, which was 1.5 payments each month. We successfully paid the program timely, but our credit report is still bad. They are saying that even though we paid the plan timely, we were contractually late, so our credit report is going to show 30, 60, 90 days late until we pay another 12 months worth of timely payments. We want to refinance to get a better interest rate, but no one will touch us. We have paid timely for over 12 months, and our credit is still as bad as it was when we filed Chapter 13. I think that Litton just doesn't want to give up our account. What can we do about this. I feel like they over charged us on late fees during all this time too. They said it was attorney's fees for beginning the foreclosure process a year ago.

Created By: NSHOUSE Created Date: 08/27/04

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 3,000.00

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 08/24/04

Initial Contact: Internet/E-mail Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act



04/12/2006

LLYNCH

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

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Williston

State: TN Zip:

Country: UNITED STATES

Work phone

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central Dr.

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:www.littonloan.com

Phone: (800) 9998501 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4896033 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has complaint against Litton Loan Services. Consumer states she had a loan with GreenPoint Mtg. and it was sold to Litton Loan Services. During the transfer of the loan, her last payment of \$844.50 was floating around within the two companies. Littlon Loan Services reports it on her credit report as 90 days past due and is not correct. Consumer states that if she is over 65 she is not to incur prepayment penalties and she was charged \$5000 in penalties. Consumer will contact HUD. Consumer doesn't have work phone # or email address available.

Created By: JHART Created Date: 08/24/04

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 02/23/04

Initial Response:Mail

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

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

Country: UNITED STATES

Work phone: () Ext:

Fax Number: (b)(6)

Home Number:

Email:

Age Range: 70 - 79



04/12/2006

LLYNCH

Company

Company: Litton Loan Services

Address: 4828 Loop Central Dr

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (866) 8752790 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4881216 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL:We have been forwarded a complaint from the State of WA Dept of Financial Inst. (b)(6) There is no complaint information included.Only the name of the company, Litton Loan Servicing LP, and address has been included. No other info has been provided.The consumer does not provide any phone #', email or age range.

Created By: MPHILLIPS Created Date: 08/20/04

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 06/17/04

Initial Contact: Unknown Transaction Date:

Initial Response:Unknown

Product/Service: Other Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Yelm

State: WA Zip:

Country: UNITED STATES

Work phone: ()

Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

(b)(6)

(b)(6)



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central Dr.

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:

Phone: (800) 9998501 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4864498 Contact Type:Complaint Source:Consumer TCS? N

Comments: Litton Loan is reporting incorrect lates on my loan. I have called 7 times and written two letters only to have them report additional lates that never happen. This has been on-going since October 2003. I believe it is intentional. I can review my account on their web-site, so I know that even their records are not as messed up as their reporting to the credit bureau. I have heard they are a predatory loan company and want to force people into enough financial difficulties that they default. Their behavior is criminal. Please make them stop.

Created By: NSHOUSE Created Date: 08/17/04

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 08/12/04

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Paradise

State: CA Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:www.LittonLoan.com

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4862502 Contact Type:Complaint Source:Consumer TCS? N

Comments: I am writing to you to inquire about an account I supposedly have with Litton Loan Servicing L.P. My A/C #: (b)(6) I called the general number for Litton and was told that a Mr. Ronnie Lee was responsible for my account. Everytime I call, I get his voice mail. I have left numerous messages for a Mr. Ronny Lee of Litton to call me, to NO AVAIL. I have NEVER received any correspondence from Litton regarding this account. CountryWide Home Loans advised me that Litton was NOW the holder of this mortgage (since June, 8, 2004). I am in the process of a divorce. This all started when I received a Deficiency Notice regarding my home and land in South Carolina. There have been some unfair lending practices; but that is another issue. I am trying to avoid foreclosure on this property and would like someone to call me or write ASAP regarding making arrangements to rectify this account. I had a hearing in SC on Monday, August 9, 2004 and was told that the property is going to Sheriff's Sale on September 7, 2004. I need to speak with someone at Litton ASAP. I would think that it would be good business practice to notify new customers of Litton's existence in their financial affairs and to keep the customer informed about their accounts. I was told by the foreclosure lawyers that the reason that I had not heard for Litton is because Litton had made up their minds to foreclose on the property and THAT'S IT. I WILL NOT BE GIVEN AN OPPORTUNITY TO CURE THE SITUATION.

Created By: DBRAHLEK Created Date: 08/17/04

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 08/11/04

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Edgewood

State: MD Zip:

Country: UNITED STATES

Work phone

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Litton Loan Servicing L.P./CountryWide Home Loans

Address: 4828 Loop Central D

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:www.littonloan.com

Phone: (800) 2479727

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4859409 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against Litton Loan Servicing LP, her mortgage company. Consumer states she mailed a personal check in for her payment and Litton Loan Servicing converted her check electronically. Consumer states she received a letter from Litton Loan Servicing stating that by her sending them a check, she gave them authority to convert her checks electronically. Consumer states Litton Loan Servicing deducted 5 cents more than the consumer's payment., which was corrected. Consumer did not provide an alternative# or email address.

Created By: MRALEY Created Date: 08/16/04
Updated By: Updated Date:
Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL
Amt Requested: 958.83
Amt Paid: 958.88 Payment Method: Bank Account Debit
Agency Contact: Phone Complaint Date:
Initial Contact: Print Transaction Date: 08/16/04

Initial Response:Phone: 800/888

Product/Service: ATM-Electronic Banking Procedures

Statute/Rule: Electronic Funds Transfer Act

Law Violation: Institution Fails/Inaccurately Discloses Contract Terms for EFT Use

Consumer

Complaining

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

City: Bellevue State: NE Zip: (b)(6)

Country: UNITED STATES
Work phone: () Ext:

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

Email:

Age Range: 50 - 59



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central Dr.

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:

Phone: (713) 9609676 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4813492 Contact Type:Complaint Source:Consumer TCS? N

Comments: This company was sold my mortgage after it was included in my bankruptcy which was discharged on 04/17/2002 case # 01-33562rb they were notified by my lawyer before that date they will not remove the incorrect info from my credit reports trans inion has removed them because of conflicting /inconsistant replys experian will not correct this stateing the company is right there problem should be with the co that sold them the mortgagae while it was in bankruptcy please help me out here all i want is the truth to be told

Created By: JXHEINY Created Date: 08/11/04

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

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

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Pinckney

State: MI Zip:

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number:

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Dr.

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:

Phone: (866) 3265235 Ext:

Company Representative

Rep Name: Flores, Roman

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4793598 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer has a complaint against Litton Loan Services. The consumer states that the co has been double paid. Once being paid by her and also paid by the title co for insurance on the home. The consumer has disputed with the co in writing several times yet they will not get back to her.

Created By: SMABON Created Date: 08/05/04

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 600.00

Amt Paid: 1,200.00 Payment Method: Other Payment Method (Note in Comments)

Agency Contact: Phone Complaint Date:

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

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

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

Country: UNITED STATES

Work phone: () Ext:

Fax Number: (b)(6)

Home Number:

Email:

Age Range: 50 - 59



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Services

Address: 4828 Loop Central Dr.

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4769582 Contact Type:Complaint Source:Consumer TCS? N

Comments: Litton Loan is owned by C-Bass in Houston. The sole purpose of this company is to charge illegal fees, withhold payments, charge attorney fees and in the end to foreclose illegally on homes. I have been fighting this comapny for 4 yrs. Mr. Kweku Hanson has filed a class action lawsuit against them in Hartford Ct. The suit explains it better than I can. It charges fraud, racketeering, conspiracy, mail fraud, violations of RESPA and TILA, ect.. they are about to foreclose on my house for payments I have sent them, but they are not posting to my account. This company "services" loans NATIONWIDE. Why is this company still allowed to do business?

Created By: AHOWARD Created Date: 07/30/04
Updated By: Updated Date:
Org Name: PUBLIC USERS - CIS
Amt Requested: 1,012.48
Amt Paid: 1,410.00 Payment Method: Postal Money Order
Agency Contact: Internet Complaint Date: 07/27/04
Initial Contact: Phone Transaction Date: 06/24/04

Initial Response:
Product/Service: Other Lender
Statute/Rule: FTC Act Sec 5 (BCP)
Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name:

(b)(6)

Address:

City: Mabank

State: TX Zip:

(b)(6)

Country: UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Dr.

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:LittonLoan.com

Phone: (713) 960-9676 Ext:

Company Representative

Rep Name: don't know, don't know

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4764889 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer called to report a complaint against Litton Loan. Consumer reports that they miss-filed a payment. Consumer reports that they called him saying that they did not receive the payment, and wanted him to re-send the payment, so he did. Consumer reports that they cashed the checks, and applied it for the next month, instead of the month that they messed up on.

Created By: JDIXON Created Date: 07/29/04

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 11/01/02

Initial Response:Phone: 800/888

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

(b)(6)

Last name:

Address:

City: Portland

State: OR Zip:

(b)(6)

Country: UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39



04/12/2006

LLYNCH

number

Company

Company: Litton Loan

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4764700 Contact Type:Complaint Source:Consumer TCS? N

Comments: In Feb this account with Fairbanks was transfered over to Litton financial Servicing. The amount transfered was 7127 dollars and 59 cents. The consumer sent a check for over 1500 dollars to fairbanks not knowing that they were selling the account. The consumer has no idea where the money went but it was not applied to the consumer's account. The consumer found that they were only allowed to charge 15% but they were charging 55%.

Created By: MMCKIM Created Date: 07/29/04

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 7,127.59

Amt Paid: 1,500.00 Payment Method: Check (Not Classified)

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 02/01/04

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.:

(b)(6)

Last name:

Address:

City: Mohawk

State: NY Zip:

(b)(6)

Country: UNITED STATES

Work phone

(b)(6)

Ext:

Fax Number:

Home Number:

Email:

Age Range: 50 - 59



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Serviceing

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4745151 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a complaint against Litton Loan Services. Consumer states that they are continually calling her. Consumer states that her father is filing bankruptcy. Consumer states that they are calling because she is her father's power of attorney. Consumer states that they even call her before 8 am. Consumer has told them not to call her and they still call her. Consumer states that she will call the consumer protection office in her state.

Created By: JKIGHT Created Date: 07/27/04

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Unknown

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Calls Debtor Before 8AM or After 9PM or at Inconvenient Times
Calls any person repeatedly or continuously

Consumer

Complaining Company/Org.:

(b)(6)

Last name:

Address:

(b)(6)

City: Baton Rouge

State: LA Zip:

Country: UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

Company

Company: Litton Loan Services

Address: 4828 Loop Central Dr

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4725427 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states her mortgage company Litton Loan Servicing. Consumer she did not receive statements for a couple of months. Consumer states they put the money into wrong accounts. Consumer states she received a bill stating her taxes were not paid. Consumer states she had escrow. Consumer was told she did not escrow. Consumer later found her agreement did have escrow she had already paid a total of 1646.66 for taxes. Consumer states her mortgage payment was raised to pay back the taxes. Consumer states she was never given a refund. Consumer state a 4,000 penalty will be placed on her if she refinances with someone else.

Created By: BMORGAN Created Date: 07/21/04

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 1,646.66

Amt Paid: 1,646.66 Payment Method: Check (Personal)

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 07/20/04

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Orangepark

State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Complaining
Company/Org.:

Last name: Not Provided

First:

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: P.O. Box 4387

City: Houston

State: TX Zip: 77210-4387

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727 Ext: 8681

Company: Tax Specialist

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: (800) 2479727 Ext: 8947

Company Representative

Associated Company

Company: Tax Specialist

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Phone: (800) 2479727 Ext: 8947

Reason: Other



04/12/2006

LLYNCH

Transaction

Ref No.: 4690971 Contact Type:Complaint Source:Consumer TCS? N

Comments: Litton refused to credit my monthly payments on our motgage, recorded a Notice of Default, I have received approval for a new loan, Litton will not provide a pay-off so I can get rid of Litton. I think Litton is the same as Fairbanks Capital. I have been a California Attorney for over 20 years. Please call me to discuss your obtaining an injunction preventing their abuse

Created By: WFRIDAY Created Date: 07/14/04

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 27,000.00

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 07/13/04

Initial Contact: Mail Transaction Date: 12/15/03

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

(b)(6)

City: Rolling Hills Estates

State: CA Zip:

Country: UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing, L.P., Delaware corporation, re: CA

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email: unknown - Litton will not
respond to my loan payoff
request

URL:www.littonloan.com

Phone: (800) 999-8501 Ext:

Company Representative

Rep Name: None, None

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4678777 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer writes in a complaint against Litton Loan Services. Consumer states that they are calling him late at night regarding a payment that has been paid on time. Consumer states that they have rude employees with bad attitudes. Consumer states that they have mailed them a copy of the cashed check and they still are calling. Consumer states that they are falsely representing the amount of the debt. Consumer is also upset because they have not send them the pay off amount of this debt. Consumer has written them several times and they still have not send them a payoff balance. Consumer did not provide a home #, work #, email or age range.

Created By: JKIGHT Created Date: 07/12/04

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 06/12/04

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

Initial Response:Mail

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Calls Debtor Before 8AM or After 9PM or at Inconvenient Times
Falsely Represents Character, Amount, Status of Debt
Uses obscene, profane or otherwise abusive language

Consumer

Complaining
Company/Org.:

Last name:

(b)(6)

Address:

(b)(6)

City: La Jara

State: CO Zip:

Country: UNITED STATES

Work phone ()

Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Litton Loan Services

Address: 4828 Loop Central Dr.

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4659505 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer wrote and has a complaint on Litton Loan Services because the consumer closed on the home on 04/21/2004 and the final closing statement from the title company shows a total payoff of the loan of \$95805.18. The consumer received a check from the company for \$899.14 and it states payoff refund. The consumer has not received any info. on the payoff fees that was on the final closing statement. The consumer is complaining about the companies accounting and servicing on the mortgage. Consumer states that the consumer feels that they may be a victim of predatory lending. Consumer did not give the companies phone number. Consumer did not give a home, work number, email address or age.

Created By: SGARNER Created Date: 07/08/04

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

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

Initial Contact: Mail Transaction Date: 04/21/04

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Palmdale

State: CA Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Services

Address: 4828 Loop Central Dr.

City: Houston

State: TX Zip: 77081-2212

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4626162 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumer filed a complaint against Litton Servicing, LP. She wrote they charged her several fees such as 8 inspection fees, bankruptcy fees, attorney fees (she does not have an attorney) and late charges all adding up to 1562.59. The consumer states she questioned them about the late charges and was told the previous loan holder transferred the late fees. She state they are constantly harrassing her, trying to come up with something to get money. She states Litton denied her request to have the fees removed. The consumer enclosed a copy of a letter she sent to them plus a copy of a billing statement for \$4073.23, it indicates a late payment amount of \$4135.38. It is unclear when this started, so no trans date.

Created By: DCRASE Created Date: 06/30/04

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 06/10/04

Initial Contact: Mail Transaction Date:

Initial Response:Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

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

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

Country: UNITED STATES

Work phone (b)(6) Ext:

Fax Number:

Home Number:

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: P.O. Box 4387

City: Houston

State: TX Zip: 772104387

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4614640 Contact Type:Complaint Source:Consumer TCS? N

Comments: On 22 June 2004 at approximately 7pm a car drove up my drive way and a man got out and went to the first person he saw and said (I am from the finance company and you are behind on your payments) my brother in law was the first person he said this to and then he went up to a client of mine from Seattle and said (I am from the finance company and you are behind on your payments) I am in real estate and this can really hurt my relation with my client. I was in the back yard so my wife came and got me and said there is a guy here from the finance company and we are behind in our payments, I went up to the guy and said I was taking care of it with the bank and he left. Can they do this?

Created By: JXHEINY Created Date: 06/28/04

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 3,451.03

Amt Paid: 3,451.03 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 06/26/04

Initial Contact: Mail Transaction Date: 06/22/04

Initial Response:

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name:

Address:

City:

Country:

Work phone

Fax Number:

Home Number:

Email:

Age Range:

(b)(6)

(b)(6)

50 - 59

State: WV Zip:

(b)(6)



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 98837

Country: UNITED STATES

Email:

URL:www.littonloan.com

Phone: (800) 999 8501 Ext:

Company Representative

Rep Name: dont know, dont know

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4579587 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer states that her mortgage loan originally was through Citigroup who sold her loan to Litton Loan Servicing. Litton Loan Servicing stated that she did not have home owners insurance, so home owners insurance was force placed. The consumer states that they have done this to her twice. The consumer states that her insurance agent has faxed them several statements showing that she already has insurance. The consumer states that they have been taking money from her monthly payments, and putting it into an escrow account for the insurance, which is what caused her payments to be short. UPDATE: 7-1-04 Consumer is wanting to know what is her reference #? and if there is any other consumer complaints on file?..lrr

Created By: MPURLEE Created Date: 06/18/04

Updated By: LROBEY Updated Date: 07/01/04

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name:

Address:

City:

Yelm

State: WA Zip:

Country:

UNITED STATES

Work phone

Fax Number:

Home Number:

Email:

Age Range:

40 - 49



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:

Phone: (800) 9998501 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4558578 Contact Type:Complaint Source:Consumer TCS? N

Comments: Litton Loan has been requested to correct my credit report as they reported a foreclosure versus a short sell transaction. This was in relation to a house in which they held the mortgage and agreed to a short sell since I had to sell the house in the divorce with my ex-husband. I have asked Litton Loan's research department to investigate this incorrect reporting and update my credit reports. They have not responded to my phone calls or certified letter and my credit report is still inaccurate. My credit report states that I was timely in my last 8 payments on that loan; however Litton Loan reported it as a foreclosure. We never went to court and the house was sold in a timely manner. The loan number was (b)(6)

I need this updated on my credit report. Litton Loan has been very rude to me and extremely hard to deal with in this issue. I have clear documentation of the sell of this house and the agreement to a short sell.

Could you please help me in this? I will be glad to speak with you if you require any additional information. If you can't help, could you suggest where I could turn to get the assistance to get my credit report corrected?

Leatha Rose

Created By: DBRAHLEK Created Date: 06/15/04

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

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

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act



04/12/2006

LLYNCH

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

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Middletown

State: OH Zip:

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (713) 966-8844 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4550665 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer has a complaint against Litton Loan Servicing. The consumer has no e-mail address. The consumer states that he obtained a \$33,000 loan with Ocwen , and he felt that the loan was illegal. The consumer states that since he felt that the loan was illegal he stopped paying on it. The consumer states that Ocwen then sent the loan to Litton Loan Servicing and they filed a foreclosure. The consumer states that the home was built on government land and they city had intrest in the land. The consumer states that he was supposed to have a five yeat loan and then the city would have no further intrest in the land. The consumer states that his father passed away, he and his wife had to sign a new agreement.The conusmer states that he wasn't to sign a new loan and was to be free. The consumer states that the new agreement was stating that he owed \$46,000. The consumer states that now Litton Loan Servicing is stating that he owes \$48,000. The consumer states that he had to pay \$4,600 to stop foreclosure. The consumer has no e-mail address.

Created By: SCRAWFORD Created Date: 06/14/04

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 48,000.00

Amt Paid: 9,003.16 Payment Method: Check (Personal)

Agency Contact: Phone Complaint Date:

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

Initial Response:Phone: other

Product/Service: Mortgage Lender
Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation
Falsely Represents Character, Amount, Status of Debt

Consumer

Complaining

Company/Org.:

(b)(6)

Last name:

Address:

City: Paducah

State: KY Zip:

Country: UNITED STATES

Work phone

(b)(6)

Ext:

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (713) 9609676

Ext:

Company: ocwen

Address: unknown

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4544364 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer is saying that Litton Loan Servicing picked up her loan. The consumer is saying they do not do conventional loans. They handle hud loans only. Her loan is a conventional loan. The consumer is saying she made a mistake with her checking acct and stopped payment on a check because the money wasn't in the bank. The consumer later was told they were not able to take the payment out one month because they had the wrong acct number. The consumer is saying she later sent them a cashier's check for \$6915.00 to make four payments because of all that had previously happened. The consumer is saying that none of the money she is paying this company is going towards her principal. The consumer is being told she is behind on her payments now. The consumer is saying she is not. The consumer is being told alot of what she has been charged for is fees and an attorney. The consumer is being told by Litton she has been in forecloser. The consumer is being told by their attorney this is not true. The consumer had not heard anything about this until just recently. The consumer is also saying her monthly payment has gone up. She does not know why. She is being sent the bill with the late charge already on it. The consumer was told she needed to contact an attorney in regard to what is going on. There is no email address. UPDATE: 01/05/06. Consumer complains that Litton Loan Servicing is difficult to deal with and there is no change in the situation. Consumer has made monthly payments on time and is not getting credit for it. JF.

Created By: MPHILLIPS Created Date: 06/09/04

Updated By: JFLACK Updated Date: 01/05/06

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 2,226.00

Amt Paid: 1,738.00 Payment Method: Cashier's Check

Agency Contact: Phone Complaint Date:

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

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

number

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Kansas City

State: MO Zip:

Country: UNITED STATES

Work phone

(b)(6)

Ext:

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4542282 Contact Type:Complaint Source:Consumer TCS? N

Comments: My bankruptcy (Ch.13) plan states that I am to pay 288.46 per week from my paycheck. It also states that 1/2 of those payments are to go towards current payments, and the other 1/2 goes to arrearage. The court order also states that they are not to be charging fees or interest on the arrearage. The company is reporting, in my credit report that I am two years behind on my payments which is not the case. The first half of the payment is going to arrears but the second half is eaten up in fees. I have paid 15,000 in the last year and my balance has increased instead of decreased. This is ruining my credit and is stopping me from being able to refinance my home.

Created By: BKEENE Created Date: 06/09/04
Updated By: Updated Date:
Org Name: PUBLIC USERS - CIS
Amt Requested: 1,250.00
Amt Paid: 1,250.00 Payment Method: Payroll Allotment
Agency Contact: Internet Complaint Date: 06/07/04
Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining

Company/Org.:

Last name:

Address:

City:

Hartford City

State: IN Zip:

Country:

UNITED STATES

Work phone

()

Ext:

Fax Number:

()

Home Number:

(b)(6)

Email:

Age Range:

30 - 39

(b)(6)

(b)(6)



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 24 Greenway Plaza #712

City: Houston

State: TX Zip: 77046

Country: UNITED STATES

Email:

URL:www.littonloan.com

Phone: (800) 2479727

Ext: 8866

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4519765 Contact Type:Complaint Source: Consumer TCS? N

Comments: 6/2/04
Subject: Litton Loan Servicing
Acct. (b)(6)
5373 W. Alabama St. 600
Houston, Texas 77056
(713) 960-9676

I am writing in reference to the unfair trade practice;s that is being conducted by Litton Loan Servicing. Litton Loan purchased my loan from HUD in 2000 and I;ve been writing letters requesting information since.

¿Litton has billed me for an incorrect arrearage amount of some \$20,000.00. I started submitting letters to Litton in 2000 with no reply.

¿Litton sends me billing statements for one amount; then charge me late fees for not sending an amount higher than what appeared on the billing statement. I tried to make the payment via an electronic check over the phone they refused stating ¿your payment is \$918.00 even though my statement was for 785.00. I requested they review the last three years statements with my payment history and compare each.

¿Litton continues to report me 60 days late to the credit bureau.

¿I submitted payments in December 2002, to bring this unsubstantiated amount current; but they refuse the payments returning them to me with a letter stating ¿the payments are not enough.

¿Litton sent me a letter in March 2004 stating if I sent them \$20.00 (\$5.00 per year) they would send me copies of the last three years statements and the itemized payment history I requested. When I sent the \$20.00 they sent me a check back for \$20.00 stating ¿the information I requested cannot be located but they cashed my check¿.

What this company is doing to me is predatory lending tactics and malicious harassment.

I appreciate any assistance
Sincerely,

(b)(6)

P.S. I have all the attachments but can't attach to this e-mail. Please call me or send me a letter and I'll mail. I have sent e-mails in the past but never heard back from the FTC.

Please help me!!!!!!!!!!!!!!!

Created By: DBRAHLEK

Created Date:



04/12/2006

LLYNCH

Updated By:

Updated Date: 06/02/04

Org Name: PUBLIC USERS - CIS

Amt Requested: 785.00

Amt Paid: 918.99

Payment Method:

Agency Contact: Internet

Complaint Date: 06/01/04

Initial Contact: Mail

Transaction Date: 05/03/04

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Bedford

State: TX Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Litton Loan Servicing

Address: 5373 W. Alabama St. 600

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:

Phone: (713) 960-9676 Ext:

Company Representative



04/12/2006

LLYNCH

Transaction

Ref No.: 4501095 Contact Type: Complaint Source: Consumer TCS? N

Comments: The nature of my complaint or request for relief from the Federal Trade Commission is Unfair Credit Reporting Practices waged against my personal credit history. My concern involves a Foreclosure filing reported by Litton Loan Service a/c (b)(6) in January 2002, on a property, 40 Maplewood Avenue, Keansburg, NJ, which was lost in a divorce induced Chapter 7 Bankruptcy filed on November 21, 1991 and Discharged on June 8, 1992. My ex-spouse following the bankruptcy vacated this property. Thereafter, the trustee for the Department of HUD was negligent in administrating the property and/or filing Foreclosure to Take Title papers until March 15, 2001 (over 9 years after the Bankruptcy's Discharge). The same 9 years during which I carried the bankruptcy on my credit history and struggled to rebuild my credit worthiness by enduring finance rejections and/or 23.3% interest rates in order to financially re-establish myself. I understand that my actions in filing personal bankruptcy came with an adverse effect; I accepted that fact and its burden. I do not think that it is fair that I have to suffer through a double indemnity credit-reporting situation because of a trustee's procrastination and negligence in executing his/her responsibilities to the Department of HUD in taking Title to the property within a reasonable timeframe. I am seeking the Commission's assistance in having this derogatory Public Notice reporting deleted from my Credit History. I am currently attempting to purchase a home and this derogatory report is preventing any financial institution from considering my family and me in qualifying for financing. I am not looking to avoid consequences of my actions, I have already paid the price; I just do not think that Fairness is being applied in this situation.

I have all of the supporting documentation pertaining to the above matter and will avail it to you if requested. Thank you for your immediate assistance in this matter.

Created By: JXHEINY Created Date: 05/28/04
Updated By: Updated Date:
Org Name: PUBLIC USERS - CIS
Amt Requested: .00
Amt Paid: .00 Payment Method: Unknown
Agency Contact: Internet Complaint Date: 05/27/04
Initial Contact: Mail Transaction Date: 05/25/01

Initial Response:

Product/Service: Credit Information Furnishers



04/12/2006

LLYNCH

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining

Company/Org.:

(b)(6)

Last name:

Address:

City:

UNION BEACH

State: NJ Zip:

(b)(6)

Country:

UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range:

40 - 49

Company

Company: LITTON LOAN SERVICING A/C 10023669

Address: 4828 LOOP CENTRAL

City: HOUSTON

State: TX Zip: 77081

Country: UNITED STATES

Email: N/A

URL:N/A

Phone: (800) 8889646

Ext:

Company Representative

Rep Name: N/A, N/A

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4496841 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer has a mortgage with Litton Loan Servicing. The consumer states that he pays his mortgage on time. The consumer states that every other month since 03/01/03 Litton Loan Servicing is reporting his payments late to the CRAs. The consumer states that he has contacted Litton Loan Servicing and provided them with his bank statements showing that he paid them on time, and they refused to correct the info. The consumer has also disputed the info with the CRAs, and the info remains. The consumer has no e-mail address.

Created By: SCRAWFORD Created Date: 05/27/04

Updated By: RCONDON Updated Date: 06/01/04

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Phone: 800/888

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining Company/Org.:

Last name:

Address:

City:

Ringoes

State: NJ Zip:

Country:

UNITED STATES

Work phone:

(b)(6)

Ext:

Fax Number:

Home Number:

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Servicing

Address: 4828 LOOP CENTRAL DR

City: HOUSTON

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 9998501 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4490977 Contact Type:Complaint Source:Consumer TCS? N

Comments: Litton assumed our mortgage from Washington Mutual Home Lending as of February 1, 2004, but failed to notify us of changes to the servicing of our loan, most likely due to their failure to correctly address our correspondence. Our mailing address on their collections letter, received on May 10, 2004 was improperly addressed. Upon contacting Litton via phone on the same day, they stated that we underpaid our monthly mortgage payment since February, and therefore owed \$740 since they did received our payment for the current month, which reduced the \$3,262 figure. I claimed that we followed all instructions per our correspondence with Washington Mutual. In a letter dated January 15, 2004, Washington Mutual notified us that our February payment would be reduced from \$2202.44 to \$2,164.92 due to the deletion of a prorated escrow shortage. On 2/7/04, Washington Mutual sent us an analysis of our escrow activity and the basis for reduction from monthly mortgage payments of \$2202 to \$2164. Having received absolutely no correspondence from Litton Loan Servicing, we followed the direction of Washington Mutual and submitted our payments in the amount of \$2164 to Litton Loan Servicing as of 2/1/04.

Not until 5/10/04 did we receive any correspondence from Litton. We were told on 5/11/04 via phone from Litton that we actually owed \$853.17 to bring the balance current. Via letter of complaint per RESPA, we sent \$853.17 to Litton under a formal dispute. Not a week later, we received a follow-up document from Litton stating that they had added late fees to our balance owing which requires more payment.

Enough! No matter how much we prove to Litton that they did not adequately notify us of changes to the servicing of our loan, and that their calculation of our escrow needs doesn't match with our documentation via Washington Mutual, they will not cease in their harassment and incompetence.

Created By: BKEENE Created Date: 05/26/04
Updated By: Updated Date:
Org Name: PUBLIC USERS - CIS
Amt Requested: 3,262.77
Amt Paid: 853.17 Payment Method: Check (Personal)
Agency Contact: Internet Complaint Date: 05/25/04
Initial Contact: Mail Transaction Date: 05/10/04

Initial Response:

Product/Service: Mortgage Lender



04/12/2006

LLYNCH

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Vancouver

State: WA Zip:

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop central Drive

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:www.LittonLoan.com

Phone: (800) 247-9727 Ext:

Company Representative

Rep Name: Unknown, Unknown

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4486099 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer had a mortgage loan with United Companies Lending Corp, who sold her mortgage to Litton Loan Services. Consumer is attempting to refinance her home, and Litton Loan Services will not send Ambassador Mortgage the payoff amount. Consumer states that Litton Loan Services is attempting to add on early payoff penalty charges and late payments, that are not due under her original loan agreement. Consumer states that she has contacted Litton Loan Services on several occasions and have been given the runaround. Consumer believes they are stalling on sending the payoff amount, so that they can tact on additional charges..

Created By: LROBEY Created Date: 05/25/04

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 05/25/04

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

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

Country: UNITED STATES

Work phone () Ext:

Fax Number: (b)(6)

Home Number:

Email: none

Age Range: 40 - 49



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Services

Address: Po Box 5354

City: Houston

State: TX Zip: 77210-4354

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4468335 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer's friend called. Consumer called to report that she had a complaint against Litton Loan Servicing, a third party debt collector. Consumer reports that she asked them how much she owed, but they refused to tell her, and when consumer sent them a check, they returned the check, uncashed. Consumer reports that they are also very rude on the phone. Consumer did not give address, work number, email.
Transferred to C2: The consumer wanted someone to investigate her individual complaint. She was quoted the FTC's privacy policy. (*)BCOLE(*)

Created By: JDIXON Created Date: 05/20/04

Updated By: BCOLE Updated Date: 05/20/04

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Phone: 800/888

Product/Service: Third Party Debt Collection

Statute/Rule: Fair Debt Collection Practices Act
FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

number

Law Violation: Uses obscene, profane or otherwise abusive language
Refuses to Verify Debt After Debtor Makes Written Request
Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City:

State: OH Zip:

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 65 - 69

Complaining
Company/Org.:

Last name:

First: Lilly

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Work phone () Ext:

Fax Number: ()

Home Number: (419) 5313729

Email:

Age Range:

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727 Ext:

Company Representative



04/12/2006

LLYNCH

Transaction

Ref No.: 4447372 Contact Type:Complaint Source:Consumer TCS? N

Comments: I am being charged late fees for my mortgage loan. I have 2 loans through this company and pay both on same day. Yet they are so inconsistent they charge a late fee for one, one month and the other another month. In the past I accidentally wrote wrong amount that was \$15 short and paid a late fee, yet they are charging me again for same thing. I believe I am a victim of their slow processing of my checks and compounding it with late fees. I can explain in better detail however limited by space allowed.

Created By: WFRIDAY Created Date: 05/17/04

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 819.36

Amt Paid: .00 Payment Method:

Agency Contact: Internet Complaint Date: 05/14/04

Initial Contact: Phone Transaction Date: 05/14/04

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name: (b)(6)

Address: (b)(6)

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

Country: UNITED STATES (b)(6)

Work phone: (b)(6)

Fax Number: (b)(6)

Home Number: (b)(6)

Email: (b)(6)

Age Range: 30 - 39



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central Dr.

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:www.littonloan.com

Phone: (800) 999-8501 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4421684 Contact Type:Complaint Source:Consumer TCS? N

Comments: Mail: The consumer has disputed an account with Litton Loan Company for two years. The mortgage company is charging the consumer late fees and reporting incorrect information to the credit bureaus ruining the consumer's credit. The company charges the consumer late fees monthly for not paying another amount they say she owes. The consumer pays the monthly bill and the mortgage company says the bill is higher than she paid.

These so called late payments is showing up on the consumer credit report. The consumer can not get the matter corrected. The report shows the consumer is behind 3500.00 on the loan when a years payments would be 7776.00. The consumer beleives this is insane as well as poor bookkeeping.

Created By: WFRIDAY Created Date: 05/12/04

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 3,500.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 04/24/04

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

Initial Response:Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

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

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

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 4828 LOOP CENTRAL DR

City: HOUSTON

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 9998501 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4413038 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states she asked for a payment history from Household Mortgage Services and was denied because it was transferred to new mortgage company. Consumer states her mortgage began with company in 03/01 and transferred in 03/03. Consumer states her new mortgage company is called Litton Loan Service LP who can't give her any information either. Consumer states Litton is charging her insurance when she has insurance. Consumer states this has called her mortgage payment to go up 10.00. Consumer states she is paying double insurance. Consumer did inform Litton that she has insurance, consumer showed proof and company states they will give her a refund.

Created By: KMCCOMBS Created Date: 05/11/04

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name:

(b)(6)

Address:

City: Chicago

State: IL Zip:

(b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number:

(b)(6)

Email:

Age Range: 60 - 64



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Service LP

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727 Ext:

Company: Household Mortgage Services

Address: PO Box 17580

City: Baltimore

State: MD Zip: 21297-1580

Country: UNITED STATES

Email:

URL:

Phone: (800) 3337023 Ext:

Company Representative

Associated Company

Company: Litton Loan Service LP

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Phone: (800) 2479727 Ext:

Reason: Other



04/12/2006

LLYNCH

Transaction

Ref No.: 4410303 Contact Type:Complaint Source:Consumer TCS? N

Comments: My husband and I were attempting to consolidate debts. We re-mortgaged our home and obtained a Home Equity loan. Both loans were sold to the above named company. We were late with a payment, I called to explain. Within a few days, I received a letter stating that I needed to make payment via Cashier's Check. I did so, along with a personal check. When we received our statement, these amounts were not shown as a credit. I emailed the company. They stated that the credits were placed in a suspension account. It took a few days to receive the amount that was owed. I received a letter dated 5/5/04, which states that we are 3 months past due, this is untrue. They are also threatening foreclosure or loan acceleration. I received a letter from my insurance company that our homeowners was cancelled due to non payment. Can you advise?

Created By: NSHOUSE Created Date: 05/10/04

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 05/09/04

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Tucson

State: AZ Zip:

Country: UNITED STATES

Work phone

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:www.littonloan.com

Phone: (800) 999-8501 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4401967 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL; Consumer mailed a vague complaint against Litton Loan Servicing stating that they denied the consumer the ability to refinance their home. Consumer requested their help but they have not done anything. Consumer did not disclose contact info for Litton Loan Servicing or a transaction date.

Created By: BKEENE Created Date: 05/07/04

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 03/20/04

Initial Contact: Unknown Transaction Date:

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name:

(b)(6)

Address:

(b)(6)

City: Bakersfied

State: CA Zip:

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

(b)(6)

Home Number:

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4398014 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has been getting letters from Litton Loan Services LP since 05/01/2003 stating that they are foreclosing on her home. Consumer called the company and told them that she has paid her payments every month and the consumer was told that this is not enough. Consumer has been paying \$548.94 every month and the consumer's payments are \$448.94. Consumer stated that the company is knowingly suppling inaccurate info. to Equifax, Experian and Trans Union. Consumer has not disputed the info. with the CRA's yet. Consumer does not have a work number or an email address.

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

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 4,000.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Phone: other

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

[Redacted address box]

(b)(6)

City: Cocoa State: FL Zip:

Country: UNITED STATES

Work phone () Ext:

Fax Number: (b)(6)

Home Number:

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

Company

Company: Litton Loan Services LP

Address: 4828 Loop Central DR

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727 Ext:

Company Representative

Rep Name: Peterson, Cheryl

Title: Customer Service Representati

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4391613 Contact Type:Complaint Source:Consumer TCS? N

Comments: In 2000 the consumer signed up with this company for a mortgage. The consumer got a loan from this company for 32000 dollars. The consumer fell behind and they passed this account on to an attorney. The company is trying to collect 58000 dollars or they are going to foreclose. The consumer was only given 14 days. The company does not even have the note. The consumer tried to refinance at one point and they refused. The consumer was making paying 358 dollars and then the payments jumped up to 500 dollars due to the consumer being late.The consumer had another company willing to pay so the consumer could get away from this company. The company told the new company the pay off was 57000 dollars. The consumer feels that the 12% interest rate was high.

Created By: MMCKIM Created Date: 05/05/04

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 58,000.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 01/01/00

Initial Response:Unknown

Product/Service: Mortgage Lender
Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation
Collects Unauthorized Interest\Fees\Expenses

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Exmore

State: VA Zip:

Country: UNITED STATES

Work phone: ()

Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 65 - 69

Company

Company: Litton Loan Company

Address: 4828 Loop Central Dr

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (713) 9609670

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4363958 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer is calling to file a complaint against Litton Loan Servicing. The consumer states that his loan was sold to them in May of 2003. The consumer states that since that time they have changed his wives name on their mortgage documents, they have hung up on him, and have been very unprofessional. The consumer states that as of April 14, 2004 he completely severed ties with this company. Update 05/11/2004 - Consumer mailed in correspondence that included a payoff letter from this company that did not even have his name on it. (AH) UPDATE 05-11-04 Consumer mailed a letter explaining their complaint. Letter contained no new information. BAK

Created By: MPURLEE Created Date: 04/28/04

Updated By: BKEENE Updated Date: 05/11/04

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date:

Initial Contact: Phone Transaction Date: 05/20/03

Initial Response:Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

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

City: Alexandria State: VA Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)
Email:

Age Range: 50 - 59



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 9998501 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4357599 Contact Type:Complaint Source:Consumer TCS? N

Comments: every years they contact me saying that I do not have flood insurance and they will purchase it for 798.00 and add it to my note....every year I faxes the information to them ...I have my agent fax the information to them and they write me back and say they never got it.....I have faxed it 2 time, also my agent....I renew my insurance every years for 598.00 with allstate insurance and they can verify this but this is just a game they play

Created By: DBRAHLEK Created Date: 04/27/04

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 795.00

Amt Paid: .00 Payment Method:

Agency Contact: Internet Complaint Date: 04/26/04

Initial Contact: Mail Transaction Date: 04/22/04

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: new orleans

State: LA Zip:

Country: UNITED STATES

Work phone:

Fax Number:

Home Number:

Email:

Age Range: 50 - 59



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address:

City: houston

State: TX Zip: 77210

Country: UNITED STATES

Email:

URL:littonloan.com

Phone: (800) 247

Ext:

Company Representative

Rep Name: 4/2004, cus/rep....no names

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4345497 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer is complaining on Litton Loan Servicing. The consumer states that he had a mortgage with the company. The consumer states that he paid every payment since he obtained it. The consumer states that the company is not updating the consumers credit report, like they said to the consumer. The consumer pulled his credit report and it was still the same.

Created By: CSHORT Created Date: 04/23/04

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 03/09/02

Initial Response:Phone: 800/888

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: San Gabirel State: CA Zip:

Country: UNITED STATES

Work phone: () Ext:

Fax Number: (b)(6)

Home Number:

Email:

Age Range: 65 - 69



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (713) 9609676 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4344905 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer writes that since March of 2000 Litton Loan Servicing has been servicing the consumers mortgage. Consumer reports that Litton Loan Servicing continues to mishandle the consumers payments causing the consumer to appear late on the consumers credit report. Consumer has attempted to resolve this issue by phone to no avail.

Created By: PELMORE Created Date: 04/23/04

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 04/08/04

Initial Contact: Mail Transaction Date: 03/01/00

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender
Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act
Credit Practices Rule

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

Consumer

Complaining Company/Org.: (b)(6)

Last name:

Address:

City: Las Vegas

State: NV Zip:

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Servicing

Address: Post Office Box 570848

City: Houston

State: TX Zip: 77257-0848

Country: UNITED STATES

Email:

URL:

Phone: (800) 9998501 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4344649 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumer stated they had a mortgage loan with Litton Loan Servicing. Upon falling behind in the payments, a loan modification agreement of a trial period of 5 months paying \$681.93 and thereafter the payment would be reduced to \$437.68 was made. After sending the first \$437.68 monthly payment, Litton had not cashed the consumer's check and told the consumer they were updating the computer system, not to worry. The consumer sent in three more monthly payments which were not cashed either, inwhich, the consumer then received a foreclosure notice stating the payments were not sufficient. According to Litton Loan, the consumer had left off the escrow payment and was in default.

Created By: JXHEINY Created Date: 04/23/04

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 681.93

Amt Paid: 437.68 Payment Method: Check (Personal)

Agency Contact: Mail Complaint Date: 03/24/04

Initial Contact: Phone Transaction Date: 11/01/03

Initial Response:Phone: other

Product/Service: Mortgage Lender
Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

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

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 9998501 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4334437 Contact Type:Complaint Source:Consumer TCS? N

Comments: The company claims there is a past due amount on our loan. We have sent three qualified written requests to dispute the amount. They have sent us many, many letters. They have never provided any proof or reason for the overdue amount. They continue to call and say our loan is in arrears. They took over our loan in December of 2003. We are at wits end with these people. We have made every payment to them on time. We appreciate any help you can offer. Thank you.

Created By: BKEENE Created Date: 04/21/04

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 2,407.15

Amt Paid: 1,717.00 Payment Method: Cashier's Check

Agency Contact: Internet Complaint Date: 04/20/04

Initial Contact: Mail Transaction Date: 01/05/04

Initial Response:

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Riverside

State: CA Zip:

Country: UNITED STATES

Work phone:

Fax Number:

Home Number:

Email:

Age Range: 50 - 59



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email: unknown

URL:littonloan.com

Phone: (800) 9998501 Ext:

Company Representative

Rep Name: unknown, Edward, Ms. Maro

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4299902 Contact Type: Complaint Source: Consumer TCS? N

Comments: Mortgage (b)(6)
Litton is a mortgage loan servicing center. We had fallen behind in payments due to unemployment. Litton offered to have us catch up on payments by making double payments for 7 months. This we did. They now claim we owe more money. I have contacted the state attorney general office of Texas. they reviewed case and agreed with us. But I can not do anything to stop them from ruining my credit. Now Litton wants to have us advance payment on escrow dollars they spent. They are forcing us to pay an additional \$500 per month to clear up escrow balance when we do not even have an escrow account. Again no response from company. Just want monies. All calls are not answered in resonsible time. We are now joining class action law suits against Litton.

Created By: DCRASE Created Date: 04/14/04

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 04/13/04

Initial Contact: Mail Transaction Date: 06/30/02

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

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

City: Trophy Club State: TX Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

Company

Company: Litton Loan Servcing LP

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:www.littonloan.com

Phone: (800) 247-9727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4277041 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer writes to complain on Litton Loan Servicing. The company has probably had her mortgage since 04/2000. The consumer reports that the company has placed forced insurance on her mortgage every year since 04/2001. The consumer reports that since that has happend she has had nothing but trouble from this company. The consumer reports that her mortgage payment goes up, and then when she finally straightens it out again they place the insurance back on it. The company is claiming to the consumer that they do not receive her proof of hazard insurance documents, which the consumer does send to them. The consumer states that the company is holding a credit around \$2000.00 in her escrow and will not give a refund to her. The consumer reports that she almost lost her home because the company told her that she could use the money to pay two of her house payments and then sent her to foreclosure. The consumer did not loose her home to foreclosure.

Created By: CSHORT

Created Date: 04/08/04

Updated By:

Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 2,717.88

Amt Paid: 2,717.88

Payment Method: Other Payment Method (Note in Comments)

Agency Contact: Mail

Complaint Date: 03/18/04

Initial Contact: Mail

Transaction Date: 03/02/04

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

number

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City:

Bothell

State: WA Zip:

(b)(6)

Country:

UNITED STATES

Work phone

()

Ext:

Fax Number:

(b)(6)

Home Number:

Email:

Age Range:

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4256998 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: The consumer writes that their company has a mortgage through Litton Loan Servicing. The consumer notes that this institution misapplied the payment and caused the account to go into foreclosure status. The consumer has contacted Litton Loan Servicing, but has been unable to resolve the issue.

Created By: RBROWN1 Created Date: 04/05/04

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 977.47

Amt Paid: 977.47 Payment Method: Not Reported

Agency Contact: Mail Complaint Date: 03/08/04

Initial Contact: Unknown Transaction Date: 06/21/03

Initial Response:Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

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

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

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

Fax Number:
Home Number:

Email:
Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 4828 LOOP CENTRAL DR

City: HOUSTON

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4246309 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumers complaint is forwarded by the Comptroller of the Currency. Consumer writes that she made arrangements with her mortgage servicer, Litton Loan Servicing LP. Consumer writes that the company made arrangements with her so that she would not default on her loan. Consumer writes that before the last payment on the arrangement was made, the company placed her acct in default, she rcvd a 30-day notice before the payment was due. Consumer writes that the company added fees, and attorney fees. Consumer writes that the company offered her a settlement she could not accept. Consumer will read the info sent. Consumer does not write that the company has rcvd any method of payment from her.

Created By: ABAUGH Created Date: 04/01/04

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 66,628.39

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Mail Complaint Date: 03/04/04

Initial Contact: Mail Transaction Date: 01/16/02

Initial Response:Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.:

Last name:

Address:

City:

(b)(6)

Bay Shore

State: NY Zip:

(b)(6)

Country:

UNITED STATES

Work phone

()

Ext:

Fax Number:

()

Home Number:

(b)(6)

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 5373 West Alabama, Suite 600

City: Houston

State: TX Zip: 77056-5923

Country: UNITED STATES

Email:

URL:

Phone: (800) 247-9727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4244598 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states Bank One sold her mortgage to Litton Loan. Consumer states the last 4 months of her loan with Bank One, she is unable to see where her mortgage went towards the loan. Consumer states she can't see where 1500.00 went. Consumer was told by Bank One to contact Litton Loan. Consumer states the discrepancy started when she said she was late but the loan was sold to Litton and she didn't know about it so she sent payment to Bank One. Consumer states in 06/03, she did a deferred payment which she have covered her to the end of the loan. Consumer states Bank One sold loan for a higher amount in 10/03. Consumer states Litton Loan is reporting to the CRAs that she was late but she wasn't. Consumer contacted Litton and was told that will be taken care of but it hasn't and company gives her the run around.

Created By: KMCCOMBS Created Date: 04/01/04

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:

Product/Service: Mortgage Lender
Credit Information Furnishers

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



04/12/2006

LLYNCH

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

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

[Redacted]

(b)(6)

City: Kirkland

State: WA Zip:

Country: UNITED STATES

Work phone ()

Ext:

Fax Number: ()

Home Number:

(b)(6)

Email:

Age Range: 50 - 59

Company

Company: Bank One

Address: P.O. Box 901008

City: Fort Worth

State: TX Zip: 78101-2008

Country: UNITED STATES

Email:

URL:

Phone: (800) 8005626

Ext:

Company: Litton Loan

Address: 4828 Loop Central Dr

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4237312 Contact Type:Complaint Source:Consumer TCS? N

Comments: They have attached an \$11,606.76 escrow account shortage to my mortgage payment. They are requiring this shortage to be paid within 12 months, which is a \$1,176.99 increase in my monthly payment. They notified me 6 days before the first increased payment was due. I sent a letter and have had no reply in over 60 days. they sent me 8 notice of default and acceleration of loan letters in one day. they have accepted my regular payments in bothe January and February. we have never missed a payment in three years, now they are threatening foreclosure, without verification of debt.

Created By: WFRIDAY Created Date: 03/31/04
Updated By: Updated Date:
Org Name: PUBLIC USERS - CIS
Amt Requested: 2,300.73
Amt Paid: 1,123.74 Payment Method: Bank Account Debit
Agency Contact: Internet Complaint Date: 03/30/04
Initial Contact: Mail Transaction Date: 01/29/04

Initial Response:
Product/Service: Mortgage Lender
Statute/Rule: FTC Act Sec 5 (BCP)
Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.: (b)(6)
Last name: (b)(6)
Address: (b)(6)
City: North Richland Hills State: TX Zip: (b)(6)
Country: UNITED STATES
Work phone: (b)(6)
Fax Number:
Home Number:
Email:
Age Range: 50 - 59



04/12/2006

LLYNCH

Company

Company: Litton Loan Services

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email: unknown

URL:www.LittonLoan.com

Phone: (713) 960

Ext:

Company Representative

Rep Name: Gigas, Toby

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4227179 Contact Type:Complaint Source:Consumer TCS? N

Comments: Litton says I am in default,I sent info stating I was not. Recieved 16 letters within 9 days of another with different amounts they said I owed.As looking into this company they have done this to others also They are causing me to be very emotionally upset. Ican't get anywhere with them

Created By: DBRAHLEK Created Date: 03/30/04

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 2,756.31

Amt Paid: 1,594.26 Payment Method: Bank Money Order

Agency Contact: Internet Complaint Date: 03/29/04

Initial Contact: Mail Transaction Date: 03/22/04

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name:

Address:

City: Holts Summit

State: MO Zip:

Country: UNITED STATES

Work phone: ()

Ext:

Fax Number: ()

Home Number:

Email:

Age Range: 50 - 59

(b)(6)

(b)(6)

(b)(6)



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:Litton Loan

Phone: (247) 9727

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4183793 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer reports that he has owned his home since 1976. Consumer reports that when Litton Loan obtained his loan they treated him like a criminal so he had the mortgage refinanced with Allied Mortgage. Consumer reports that Allied Mortgage assured the consumer that they could refinance and pay off his bills within 48 hours. Three months passed by and Allied Mortgage continued to delay the situation. Consumer then learned through Allied Mortgage that Litton Loan switched the mortgage from a FHA loan to a conventional loan with out the consumers knowledge. Consumer has now been contacted by an attorney who stated that the consumers home is now in foreclosure.

Created By: PELMORE Created Date: 03/24/04

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 01/01/76

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.:

Last name:

Address:

(b)(6)

City: Suitland

State: MD Zip:

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number:

Email:

Age Range: 50 - 59

(b)(6)

(b)(6)



04/12/2006

LLYNCH

number

Company

Company: Litton Loan

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77018

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727 Ext:

Company: Allied Mortgage

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: (301) 4498100 Ext:

Company Representative

Associated Company

Company: Allied Mortgage

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Phone: (301) 4498100 Ext:

Reason: Other



04/12/2006

LLYNCH

Transaction

Ref No.: 4162203 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states she is having problems with Litton Loan Servicing LP, charging the consumer enormeous fees to her mortgage acct. Consumer states they are adding fees that she do not owe, and have attempted to file foreclosure papers on the consumer's home. Consumer has an Attorney repres. her...

Created By: LROBEY Created Date: 03/22/04

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 03/22/04

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name: (b)(6)

Address: (b)(6)

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

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central Dr.

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:

Phone: (713) 9609676 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4155693 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer reports that his brother is having a problem with foreclosure with Ocwin Federal Bank and Litton. Consumer reports that these companies sent his brother papers to sign. They asked for his signature and the papers were in English; where the brother they knew did not speak or read English. Consumer thus did not know that the contract specified if he missed one payment, foreclosure would follow.

Created By: RLOPER Created Date: 03/18/04

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Fax Transaction Date: 01/15/04

Initial Response:Fax

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)
Equal Credit Opportunity Act

Law Violation: Deception/Misrepresentation
Discrimination/Other

Consumer

Complaining Company/Org.: (b)(6)

Last name:

Address: (b)(6)

City: Henderson State: NV Zip:

Country: UNITED STATES

Work phone: () Ext:

Fax Number: (b)(6)

Home Number:

Email:

Age Range: 20 - 29



04/12/2006

LLYNCH

Company

Company: Ocwen Federal Bank

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: () Ext:

Company: Litton Loan & Mortgage

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: () Ext:

Company Representative

Associated Company

Company: Litton Loan & Mortgage

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Phone: () Ext:

Reason: Other



04/12/2006

LLYNCH

Transaction

Ref No.: 4152263 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer's complaint was sent by their loan management company. The management company indicated that 2 checks were sent to Litton Loan Services Mortgage for payment. One check was from the management company and one was from Arizona Escrow. The mortgage servicing company did not apply the funds properly and claim that they sent the funds back to the consumers/borrowers. However, the funds were never rcv'd by the borrowers and the servicing company claims that the check's are still outstanding. The servicing center will not work with the management company to rectify the situation. The company's contact information was not given.

Created By: DBRAHLEK Created Date: 03/17/04

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 1,954.49

Amt Paid: 1,954.49 Payment Method: Check (Not Classified)

Agency Contact: Mail Complaint Date: 01/09/04

Initial Contact: Mail Transaction Date: 06/21/04

Initial Response:Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

(b)(6)

Last name:

Address:

(b)(6)

City: Scottsdale State: AZ Zip:

Country: UNITED STATES

Work phone: (b)(6) Ext:

Fax Number:

Home Number: ()

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing Company

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4151477 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that his mortgage company, Litton Loan Servicing is reporting late payments to the CRA's. Consumer states he has contacted the company, but they refused to correct the report. Consumer states that the company claims he owes insurance fees, and the company is also reporting non payments. Consumer states that the company claims it takes awhile to correct. Consumer has only contacted the company by fax. Consumer will read the info sent.

Created By: ABAUGH Created Date: 03/17/04

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Phone Complaint Date: 03/17/04

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

Initial Response:Answer cold call

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining Company/Org.:

Last name:

(b)(6)

Address:

(b)(6)

City: Philadelphia

State: PA Zip:

Country: UNITED STATES

Work phone

(b)(6)

Ext:

Fax Number:

Home Number:

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4148064 Contact Type: Complaint Source: Consumer TCS? N

Comments: Loan # (b)(6) Litton is my mortgagee. They are giving me very poor service, for the past year. They are attempting to increase my escrow by an amount which is not true. I have tried to contact them, but it is near impossible to reach them. They have charged me late charges for payments, while they had possession of the payment check (which was sent early). These people are the worse of all lenders I have ever dealt with. I need to know if there is another agency, that I can file further complaints about this company. I have copies of all letters sent and cancelled checks, to proof my side of the story. Thank You.

Created By: DBRAHLEK Created Date: 03/16/04

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 1,845.06

Amt Paid: 1,756.60 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 03/15/04

Initial Contact: Mail Transaction Date: 01/18/04

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name:

Address:

City: SouthWest Ranches

State: FL Zip:

Country: UNITED STATES

Work phone:

Fax Number:

Home Number:

Email:

Age Range: 50 - 59



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing, LP.

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 33332

Country: UNITED STATES

Email: Unknown

URL:www.littonloan.com

Phone: (800) 247-9727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4145940 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer owns a house in Oregon. Consumer states that she has been trying to sell the home, but the title company claims they have not received the payoff amount from the lender, Litton Loans which was requested on 03/09/2004. Consumer states that Litton loans states they have 14 days to give her this info. Consumer needs this info because they are trying to foreclose on her home on 04/02/2004. Consumer states that the person who is working on her file is not there and they are not responding to her calls. Consumer states this company has numerous complaints on the website. Consumer did not provide a home tel #.

Created By: MKATEMA Created Date: 03/16/04

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 03/11/04

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.: (b)(6)

Last name:

Address:

City: Eastsound

State: WA Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6) Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range: 50 - 59



04/12/2006

LLYNCH

Company

Company: Litton Loans

Address:

City: Houston

State: TX Zip:

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4131533 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has complaint against Litton Loan. On 10/28 consumer was evacuated due to fires in their area. On 10/30 Consumer called the mtg. company to let them know that they would be late on their November 1st, 2003 payment. Consumer states she believed that they would put the monthly charge at the end of the loan. Consumer states her December statement showed a late fee for November. Consumer was told that due to the circumstances she has 6 months to pay the late payment. Consumer states that the creditor told her that the payments would be reported to the credit bureaus. Consumer stated that her account hasn't shown on her credit report. Consumer states that the lender is not paying the insurance premiums that are in their escrow account for that purpose. Updated 03-12-04: The consumer wanted to add that she is refinancing to get away from the company. MM 3/29/04 Consumer called with questions on how to dispute with creditor and cra's. He will send certified mail and seek legal advice. dm

Created By: JHART Created Date: 03/12/04

Updated By: DMINER Updated Date: 03/29/04

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 03/12/04

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act



04/12/2006

LLYNCH

number

Law Violation: Creditor Fails or Inaccurately Discloses
Default/Delinquency\Repossession Conditions
Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Big Bear Lake

State: CA Zip:

Country: UNITED STATES

Work phone

Fax Number:

Home Number:

Email:

Age Range: 20 - 29

Company

Company: Litton Loan

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4114481 Contact Type:Complaint Source:Consumer TCS? N

Comments: The company is stating that my father Celido Pons Jr. is 30,000.00 behind on his mortgage, but they refuse to prove it. I spoke to Jill Sismone and she told me " I can and will not do that." I was told the same thing by Roxana in the Bankruptcy department. Litton has sent a payment history only after I complained to the Better Business Bureau. The payment history went from March of 1998 to January 2004. After my father and I reviewed the payment history we noticed that payments weren't applied and there were charges they we could not figure out where they were coming from. When I asked Litton to explain where all the checks were applied and the balance for each year and an explanation of all charges they told me they would not do it. I was told that I needed to send the dispute to there Foreclosure attorney (Lunberg and Associates). Which I did and the Smargada at Lunberg told me that this dispute would not stop the foreclosure. They would review the payment history and send me a letter of explanation. I don't think this is right that the can charge \$30,000.00 with no explanation or show proof of charges. My dad is going to lose his home on April 8, 2004 at the foreclosure sale and I don't know what else to do. PLEASE HELP!!!!!!

Created By: WFRIDAY Created Date: 03/10/04

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 30,000.00

Amt Paid: 10,000.00 Payment Method: Cashier's Check

Agency Contact: Internet Complaint Date: 03/09/04

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: West Jordan

State: UT Zip:

Country: UNITED STATES

Work phone

Fax Number:

Home Number:

Email:

Age Range: 20 - 29

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:Littonloan.com

Phone: (866) 3265235 Ext:

Company Representative

Rep Name: Sismon, Jill

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4114214 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer writes that she was contacted by Litton Loan Servicing LP, offering a program for homeowners that had fallen behind on their loan payments. Consumer writes that the company offered to report her acct to the CRA's as current so long as the payments were paid on time. Consumer writes that the company charged her a fee of \$350.00 to participate in the program. Consumer writes when she obtained copies of her credit report, she found that the company accepted her payment, reported the acct as late since, 2001, though she was not late while in the program. Consumer writes at that time, she found out that she was not originally accepted into the program, because of a previous bankruptcy. Consumer will read the info sent. Consumer did not write how much the company rcv in payment to her acct or how any payment was made.

Created By: ABAUGH Created Date: 03/10/04

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 350.00

Amt Paid: 350.00 Payment Method: Not Reported

Agency Contact: Mail Complaint Date: 02/03/04

Initial Contact: Mail Transaction Date: 10/09/01

Initial Response:Mail

Product/Service: Third Party Debt Collection
Credit Information Furnishers

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



04/12/2006

LLYNCH

Law Violation: Collects Unauthorized Interest\Fees\Expenses
Deception/Misrepresentation
FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Washington

State: DC Zip:

Country: UNITED STATES

Work phone

Fax Number:

Home Number:

Email:

Age Range:

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central Dr.

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:

Phone: (866) 8752790

Ext:

Company Representative

Rep Name: Litton, Larry

Title: CEO

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4110090 Contact Type:Complaint Source:Consumer TCS? N

Comments: consumer writes on 09/11/03, he received a letter from mortgage company, Litton Loan Services, along with a check he'd sent for mortgage payment, stating that it wasn't enough to pay amount due. Consumer contacted company and was told he needed to call foreclosing attorney. Consumer contacted attorney and was told home would be sold on 01/08/04. Consumer went to court on 12/04/03, he was told he hadn't made payments since 03/03. Consumer was allowed until 01/29/04 to produce proof of payments. Consumer did provide cancelled checks. Consumer writes Litton Loan reported foreclosure on his credit report which kept him from refinancing. Litton Loan Services lied, consumer writes and filed a false credit report.

Created By: KMCCOMBS Created Date: 03/09/04

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date:

Initial Contact: Mail Transaction Date: 09/11/03

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender
Credit Information Furnishers

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



04/12/2006

LLYNCH

number

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

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

(b)(6)

City: Greensboro

State: NC Zip:

Country: UNITED STATES

Work phone ()

Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4103994 Contact Type:Complaint Source:Consumer TCS? N

Comments: On March 8th the consumer received a letter stating that Fairbanks is selling the mortgage to another organization (not a mortgage company) a processing loan center. Fairbanks told them that the consumer was 6 monthes behind. The consumer is not and is afraid that they will take the consumer's home. Linton states that they process for Fairbanks and Fairbanks states that they sold the account to them.

Created By: MMCKIM Created Date: 03/08/04

Updated By: MMCKIM Updated Date: 03/08/04

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 03/08/04

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Slidell State: LA Zip:

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

Company

Company: Litton Loan Services,
Address: 4828 Loop Central Dr

City: Houston State: TX Zip: 77081-2226

Country: UNITED STATES

Email: URL:

Phone: (800) 2479727 Ext:

Company: Fairbanks

Address: POB 551170

City: Jacksonville State: FL Zip: 32255-1170

Country: UNITED STATES

Email: URL:

Phone: (800) 2588602 Ext:

Company Representative

Associated Company

Company: Litton Loan Services,
Address: 4828 Loop Central Dr

City: Houston State: TX Zip: 77081-2226

Country: UNITED STATES

Phone: (800) 2479727 Ext:

Reason: Affiliate



04/12/2006

LLYNCH

Transaction

Ref No.: 4086118 Contact Type:Complaint Source:Consumer TCS? N

Comments: MAIL: Consumer writes that on an undisclosed date one day after the consumers mortgage was paid off, Litton Loan Servicing debited the consumers account an additional \$1,028.44. Consumer is disputing this in writing with Litton Loan Servicing.

Created By: PELMORE Created Date: 03/05/04

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 1,028.44

Amt Paid: 1,028.44 Payment Method: Bank Account Debit

Agency Contact: Mail Complaint Date: 01/29/04

Initial Contact: Unknown Transaction Date:

Initial Response:Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

[Redacted address block]

(b)(6)

City: Dayton State: OH Zip:

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 5373 West Alabama, Suite 600

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:

Phone: (800) 9998501 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4069205 Contact Type:Complaint Source:Consumer TCS? N

Comments: The second week in February we received a letter that was postmarked 16 days prior stating that our mortgage company was foreclosing on my property at 251 3rd Street in Statham, Georgia. Our mortgage is through Litton Loan Company (see mailing address below). First they stated that we had missed November 2003's payment and had been late in paying in December 2003 and January 2004. Their next claim was that we had not made any sort of payment since October 2003. By the time February's payment was due, we wired the money to them and they sent it back. Payments made on this account have always been made by electronic funds transfer from our bank account in Georgia to theirs. Our bank records indicate that all of our mortgage payments have been made, with the exception of February's. February's payment was made late. We have contacted Litton's lawyer firm and have faxed them three different times with the paperwork showing that the account is paid up-to-date. We even sent it through registered mail, but they claimed not to have received it. They are supposed to foreclose on and sell my house on March 2nd. They have not given me an opportunity to get another mortgage or to borrow the \$4,000 they are telling me I owe to bring the account up-to-date. I have talked to their office three to four times a day trying to get this straightened out. The first time I called them they told me that they would not research it, even if I mailed them copies of the checks, because they did not have time. I never received letters from them stating that we had either missed a payment or had been late on a payment. I do know that it should not take so long for them to settle this for us. My disabled son lives in the home in question, with his wife and their 4 children. If there is any way you could help me with this, I would really appreciate it.

Created By: DBRAHLEK Created Date: 03/02/04

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 02/29/04

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.:

Last name:

Address:

City:

Gainesville

State: FL Zip:

Country:

UNITED STATES

Work phone

()

Ext:

Fax Number:

()

Home Number:

(b)(6)

Email:

Age Range:

50 - 59

Company

Company: Litton Loan

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip:

Country: UNITED STATES

Email:

URL:

Phone:

()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4068526 Contact Type:Complaint Source:Consumer TCS? N

Comments: Listing two late 30days payments on my credit report and weren't notice That I were two times 30days late,I send payments through their computer payment systems which were flaw. The payments were listened as being late for March 2003 and April 2003. They didn't send any letters that these payments were late. The only way I knew when I checked my credit report which were six months after they place it on my report. When I found out, I called the company. They told me to "settle the matter I would have to write to default Correspondence department. I writen to them, several times telling them "it was a computer errors and I didn't know that my loan was default because I weren't noticefy." There repond were that I was notify that I were 30 days late and the lateness will remind on my credit report", without produce letters that say They sent to me, telling that I was in default.

Created By: WFRIDAY Created Date: 03/02/04
Updated By: Updated Date:
Org Name: PUBLIC USERS - CIS
Amt Requested: 453.00
Amt Paid: 453.00 Payment Method: Bank Account Debit
Agency Contact: Internet Complaint Date: 02/28/04
Initial Contact: Mail Transaction Date: 02/09/00

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act



04/12/2006

LLYNCH

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

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Philadelphia

State: PA Zip:

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (1800) 2479727 Ext:

Company Representative

Rep Name: N/A, N/A

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4057305 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer reports that Liptons Mortgage Company refused a monthly payment made by the consumer through direct withdrawal from their checking account. Company is now threatening foreclosure and has placed negative information on her credit report. Company has over withdrawn on past monthly payments.

Created By: BRITZ Created Date: 03/01/04

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 02/01/04

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender
Credit Information Furnishers

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

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

Consumer

Complaining
Company/Org.:

Last name:

Address:

City:

Country:

Work phone

Fax Number:

Home Number:

Email:

Age Range:

(b)(6)

Gainesville

State: FL Zip:

(b)(6)

UNITED STATES

()

Ext:

()

(b)(6)



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Servicing LP

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: () Ext:

Company: Liptons Mortgage Company

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: () Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4024200 Contact Type:Complaint Source:Consumer TCS? N

Comments: I am a confused and upset daughter who is trying to help her dad from losing his home. My dad has been victimized by a predatory loan servicer that has violated RESP Law. .My dad's loan has been serviced through Litton Loan for the past two years. Litton pushed foreclosure four times this time they stated that he was \$30,000.00 in arrears. So my dad filed bankruptcy. He proceeded to tell his BK attorney that he didn't owe that much and his BK attorney told him that they would get a payment history. So in October 2003 when it was finalized my dad's BK payments were going to be \$817.00 a month plus his house payment of \$1089.00. My dad proceeded to tell his attorney he could not afford that payment and they still did not have a payment history. My dad's take home was only about \$2400.00 a month. He even talked to the Trustee telling him he could not afford the payment, and the Trustee told him to talk to his attorney. So at this time no one was helping. My dad continued to make the BK payment monthly, to keep the BK from being dismissed. Finally his attorney sent in a written request or what I believe is a written request to Litton. This letter stated that my dad the debtor disputed the amount owing and requested a full and complete payment history to compare to his records in regards to the arrearage. My dad never received it. Even after the 60 days RESPA allows the servicer, he has never received one nor a acknowledgment letter within the 20 days allowed. Litton keeps sending my dad post petition payment histories, which only state that he is only \$4,000.00 behind as of January. As of now my dad's BK is now being dismissed due to him not paying his mortgage payments. His BK attorney left him a message on his voice mail that stated he has not made his mortgage payments and the BK was being dismissed, that he his options were to re-file find another job or sell his home.

Created By: WFRIDAY Created Date: 02/25/04

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 30,000.00

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 02/23/04

Initial Contact: Mail Transaction Date: 02/12/04

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: West Jordan

State: UT Zip:

Country: UNITED STATES

Work phone

Fax Number:

Home Number:

Email:

Age Range: 20 - 29

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central Dr

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:www.littonloan.com

Phone: (713) 960-9676

Ext:

Company Representative

Rep Name: Lankford, Jennie

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4018947 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer reports that in 2001 Litton Loan Servicing was sold the consumers mortgage. Consumer needed to refinance the home and could not due to Litton Loan Servicing delaying the process. Consumer is now on the brink of foreclosure and feels that this is due to Litton Loan Servicing learning of the consumers religion. Consumer was told that they "do not finance people who practice Huna," which is the consumers religion.

Created By: PELMORE Created Date: 02/24/04

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Mail

Product/Service: Finance Company Lending

Statute/Rule: Equal Credit Opportunity Act

Law Violation: Discrimination by Religion

Consumer

Complaining Company/Org.:

Last name:

Address:

City: Kona State: HI Zip:

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

(b)(6)

(b)(6)



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:

Phone: (713) 9609676 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 4013252 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer is saying that he is being chargeed late fees by his mortgage company, Litton Loan Servicing. The consumer is also saying they have his escrow wrong, they are misappropriating fund and they not posting it the day they get it.The consumer is saying that they kept telling him he did not have insurance and he did. The consumer has also received a foreclosure notice.

Created By: MPHILLIPS Created Date: 02/23/04

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 3,000.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date: 02/01/04

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

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

(b)(6)

Last name:

Address:

City: San Jose

State: CA Zip:

(b)(6)

Country: UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 9998501 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3998737 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer reports their home caught on fire before Christmas. Consumer received a check from the insurance written to them and Litton Loan Servicing LP, the mortgage company. Consumer has called several times, left messages but has not received a response. Consumer will contact the AG and Insurance Commissioner.

Created By: ABLANKS Created Date: 02/19/04

Updated By: ABLANKS Updated Date: 02/19/04

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.:

Last name:

Address:

City:

Glen Burnie

State: MD Zip:

Country:

UNITED STATES

Work phone

(b)(6)

Ext:

Fax Number:

Home Number:

Email:

Age Range:

30 - 39



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central Dr.

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3988651 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer filed a bankruptcy about five years ago. The consumer has noticed that there is some inaccurate info on his credit report being reported by Litton Loan Servicing. The consumer has tried to resolve this with the creditor and this is taking off her report and then a few months later it goes back on. They never have it reported the same way.They are saying now that the acct is in foreclosure. The consumer has disputed this with the CRA's also.

Created By: MPHILLIPS Created Date: 02/17/04

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date: 02/01/00

Initial Contact: Mail Transaction Date: 02/01/00

Initial Response:Phone: other

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining Company/Org.:

Last name:

(b)(6)

Address:

City: Corral Springs

State: FL Zip:

(b)(6)

Country: UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 5373 W. Alabama, Suite 600

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:

Phone: (713) 9609676 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3964862 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer was calling to complain about her mortgage company. Consumer states they have been sending mailing to her rental address instead of her residential address. Consumer states that some checks had bounced, but she was not aware of this because they were going to the rental address. Consumer states they are not accepting any more personal checks from her, they want only certified checks. Consumer did not provide a work Tel #.

Created By: MKATEMA Created Date: 02/10/04

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 02/09/04

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name:

Address:

City: Detroit

State: MI Zip:

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number:

Email:

Age Range: 20 - 29



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing Company

Address: 4828 Loop Central Dr

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 9998501 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3963606 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer paid off a mortgage loan with Litton Loan Servicing. The consumer states the company would not give her a payoff amount. The consumer states that company will not call the consumer back. The consumer states that the company was also charging the consumer extra fees. The consumer state the company will not give her any informaiton.

Created By: JPATTERSON Created Date: 02/10/04

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date: 02/10/04

Initial Contact: Phone Transaction Date: 02/01/03

Initial Response:Phone: 800/888

Product/Service: Finance Company Lending

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name:

Address:

City:

Reno

State: NV Zip:

Country:

UNITED STATES

Work phone

()

Ext:

Fax Number:

Home Number:

Email:

Age Range:

50 - 59

(b)(6)

(b)(6)

(b)(6)



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (713) 9609676 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3962682 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer is a Realestate office and states that they have experience on several occassions where Chase Manhattan Bank/Litton Loan Servicing and US Bank has not cancelled consumer's mortgage acct out in a proper or timely manner, and have placed lien's on consumer's home after being paid off.

Created By: LROBEY Created Date: 02/10/04

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 02/10/04

Initial Response:

Product/Service: Mortgage Lender

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

Law Violation: Deception/Misrepresentation

Consumer

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

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

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Chase Manhattan Bank

Address: 802 DELAWARE AVE

City: WILMINGTON

State: DE Zip: 19801

Country: UNITED STATES

Email:

URL:

Phone: (302) 7583830 Ext:

Company: US Bank

Address: POB 6345

City: Fargo

State: ND Zip: 58125-6345

Country: UNITED STATES

Email:

URL:

Phone: (701) 4613460 Ext:

Company: Litton Loan Servicing

Address: 5373 West Alabama, Suite 600

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:

Phone: (800) 9998501 Ext:

Company Representative

Associated Company

Company: US Bank

Address: POB 6345

City: Fargo

State: ND Zip: 58125-6345

Country: UNITED STATES

Phone: (701) 4613460 Ext:

Reason: Affiliate



04/12/2006

LLYNCH

Transaction

Ref No.: 3957369 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer is having problems with a company that has her second mortgage company Litton Loan Servicing. The consumer ended up filing bankruptcy, but not on this debt with them. The consumer continued to pay this bill to the mortgage company. The consumer has noticed on her credit reports that this company is reporting that her loan with this company has been closed with one CRA.The consumer is still paying them every month.The consumer does not understand what is going on.The consumer has called the company and they say she doesn't understand what the report says. The consumer has called the CRA's and they told her she does understand what it says and she should call us.The consumer was told she should call an attorney.

Created By: MPHILLIPS Created Date: 02/09/04

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date: 02/01/04

Initial Contact: Mail Transaction Date: 01/31/04

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City:

Brandon

State: FL Zip:

Country:

UNITED STATES

Work phone

()

Ext:

Fax Number:

(b)(6)

Home Number:

Email:

Age Range:

70 - 79

(b)(6)



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 247-9727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3950821 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer sent a complaint against Litton Loan Servicing Regarding mishandled payments and collection practices. The consumer wrote they have threatened foreclosure due to missed payments. She states they call nearly every month and every month the consumer can show the payment was made, and they promise to correct the records. The consumer has sent certified letters to the company and states they have not responded. The consumer enclosed a copy of a letter sent to the company that outlines several problems. She states on many occasions in the three years since the loan was assumed she has called and write requesting a pay off balance and payment history so she can figure out what payment was lost, but to no avail. In 10/01 she was offered the opportunity to enter the Fresh Start program to bring the loan current, but it was already current. The consumer entered the program hoping they would correct their records and notify the CRAs. In 01/02 a letter was received stating she was accepted to the program, but the harassing calls and letters have continued and the credit report has not been corrected. The consumer enclosed a list of her payments. No phone found for company. The initial response is unclear, the consumer has called and written.

Created By: DCRASE Created Date: 02/06/04

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 12/15/03

Initial Contact: Phone Transaction Date: 12/01/00

Initial Response:Unknown

Product/Service: Creditor Debt Collection
Credit Information Furnishers

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



04/12/2006

LLYNCH

Law Violation: Calls any person repeatedly or continuously
Falsely Represents Character, Amount, Status of Debt
FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Kingwood

State: TX Zip:

Country: UNITED STATES

Work phone

(b)(6)

Ext:

Fax Number:

Home Number:

Email:

Age Range:

Company

Company: Litton Loan Servicing

Address: 4828 LOOP CENTRAL DR

City: HOUSTON

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3888951 Contact Type:Complaint Source:Consumer TCS? N

Comments: Litton Loan held my 2nd mortgage until Countrywide Home Loans bought it from them, so Litton Loan was paid by Countrywide when Countrywide bought my mortgage. Countrywide was paid in full 09/16/2002. Litton Loan REFUSES to remove the open dollar amount of \$25,000 from my credit reports. Although I did get one of their alleged "Customer Service" reps to tell me that they did indeed transfer the loan to Countrywide and they were paid in full by Countrywide, they will NOT clear item from my credit reports, they will not send me letter indicating same, they will do NOTHING.

I had CONSIDERABLE trouble with Litton Loan when my loan was with them, they do not care about consumer. My current loan officer has even gone to the Texas Banking Commission, the Commission is apparently trying to put Litton Loan out of business because of rampant fraud perpetrated by Litton Loan and because of uncountable consumer complaints, Litton Loan does NOTHING but cause consumers grief. I cannot refinance because this line item on my credit report shows that I am \$25,000 in debt when I am NOT. FTC needs to put an end to the Hell of Litton Loan.

Created By: AHOWARD Created Date: 01/26/04

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 25,000.00

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 01/22/04

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act



04/12/2006

LLYNCH

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

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Hanover Park

State: IL Zip:

(b)(6)

Country: UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

Company

Company: Litton Loan

Address: 5373 W. Alabama St.

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:www.littonloan.com

Phone: (713) 8770307

Ext:

Company Representative

Rep Name: Litton, Larry

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3888838 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer reports that Litton Loan has increased the principle on the mortgage loan he has with them. The mortgage statement shows a negative \$7000 adjustment to the principle paid.

Created By: BRITZ Created Date: 01/26/04

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 7,000.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Raymond

State: WA Zip:

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3879968 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer writes that Washington Mutual, Litton Loan Service and RMA are showing accounts incorrectly or have put accounts that were previously taken off back on her account without reason. Consumer states that she has disputed the items but has had no luck in resolving the problem.

Created By: JJARAMILLO Created Date: 01/23/04

Updated By: JJARAMILLO Updated Date: 01/23/04

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date:

Initial Contact: Unknown Transaction Date: 11/25/03

Initial Response:Phone: other

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Fails to Reinvestigate Disputed Information
FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Chicago

State: IL Zip:

Country: UNITED STATES

Work phone: ()

Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

(b)(6)



04/12/2006

LLYNCH

Company

Company: RMA

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company: Washington Mutual

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company: Litton Loan Service

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company

Company: RMA

Address:

City: State: Zip:

Country:

Phone: () Ext:

Reason: Other



04/12/2006

LLYNCH

Transaction

Ref No.: 3861438 Contact Type:Complaint Source:Consumer TCS? N

Comments: Mortgage Fraud,Credit and Billing issues ever since the loan was transferred and bought by Litton Loan 1/1/2003.Unexpained charges,foreclosure charges 1 month after servicing loan through 12/31/03 default and intent to accelerate letters certified mailed with no signature by Litton representative or employee,Checks written and held then electronically debited out of my account weeks later to then charge late fees ,electronic debits have never been authorized by me,Nonposting of 2 payments in the amounts of \$2613.70 eac. one to where Litton electronically debit but will not post that debit to my account,Have never sent me a statement to verify payments received and posted nor any posting of principle and interest only a statement that this information will be forthcoming,Charges of forbearance suspense ,attorney fees,misc.suspense,\$1111.00 late fees.The prior lender have reported 25 months never late through 1/1/03,Litton has me in foreclosure process 1 month after sevicing loan.I am only one of thousands of Litton Loan consumers that are all going through the very same nightmare and Litton plans to foreclose on my home in 3 weeks and I cannot get anyone to help me get these issues resolved.Please HELP.

Created By: DCRASE Created Date: 01/20/04

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 16,818.35

Amt Paid: 10,944.81 Payment Method:Wire Transfer

Agency Contact: Internet Complaint Date: 01/16/04

Initial Contact: Mail Transaction Date: 12/31/03

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Greensboro

State: NC Zip:

(b)(6)

Country: UNITED STATES

Work phone: (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Litton Loan Servicing, LP

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email: www.littonloan.com

URL:

Phone: (1-800) 247-9727 Ext:

Company Representative

Rep Name: unsigned, unsigned

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3853078 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that she had a mortgage through Litton Loan Servicing that reported that she had delinquent payments, on the mortgage when she did not, to the cra's. Consumer states that this is affecting her ability to get a 2nd mortgage and her credit in general.

Created By: BFINCHER Created Date: 01/16/04

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 01/16/04

Initial Response:Phone: 800/888

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: San Francisco

State: CA Zip:

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 60 - 64



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Servicing

Address: 4828 LOOP CENTRAL DR

City: HOUSTON

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (713) 9609676 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3820103 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a mortgage with Litton Loan Service and the company is saying that the consumer owes \$180,000.00 and the consumer only got the loan for \$112,000.00. Consumer called the company and disputed this and the consumer got an attorney to file Chapter 13 to keep the home. Consumer does not have the companies address or phone number.

Created By: SGARNER Created Date: 01/08/04

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 180,000.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Phone: other

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.:

(b)(6)

Last name:

Address:

City:

Newark

State: NJ Zip:

(b)(6)

Country:

UNITED STATES

Work phone

(b)(6)

Ext:

Fax Number:

Home Number:

Email:

Age Range:

40 - 49



04/12/2006

LLYNCH

Company

Company: Litton Loan Service

Address: Unknown

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3817637 Contact Type:Complaint Source:Consumer TCS? N

Comments: I have had trouble with Litton recording my payments appropriately from the day they purchased my loan in July. In the months of July and August, I made two phone calls to Litton because they lost my first payment and threatened me with collections, and they failed to apply my additional amount intended for the principle to the principle - even though I wrote the additional dollar amount in the box identified as "principle". The second call I made said that I had to write a letter specifically to Yolanda Winston stating that I wanted all additional amounts applied directly to the principle. So I wrote her a letter with this statement, "please make sure that it is noted in my account that every month I will write a number in the box labeled 'principle' under 'additional amount enclosed', and that amount will be credited to my principle balance upon processing of my payment." This did get my previous additional amounts credited to my principle. However, the following two months additional amounts were not credited as I had requested. Rather it was thrown into a "suspense balance" while I continue to accrue interest on my principle. I intend to send another letter of request for the money in the suspense balance to be credited to my principle, as my note on my last payment was ignored also.

Created By: RBROWN1 Created Date: 01/07/04

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 158.92

Amt Paid: 200.00 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 01/05/04

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Other Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Kalispell

State: MT Zip:

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number:

Email:

Age Range: 20 - 29

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop central Drive

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:www.littonloan.com

Phone: (1800) 247-9727 Ext:

Company Representative

Rep Name: Winston, Yolanda

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3788832 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer writes that she rcvd notice from Litton Loan Servicing LP that he owed \$692.72 for "other fees". When she asked about these fees, the company stated that because she filed bankruptcy they had made the tax payments, and insurance payments, and they were collecting them now that the bankruptcy was discharged. Consumer thinks that there should be no money owed to this company. Consumer will read the info sent.

Created By: ABAUGH Created Date: 12/26/03

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 692.72

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date:

Initial Contact: Mail Transaction Date: 11/07/03

Initial Response:Mail

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Creditor Fails or Inaccurately Discloses Variable Rate\Other Creative Financing Terms

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

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

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central Dr.

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3776542 Contact Type:Complaint Source:Consumer TCS? N

Comments: The cosnuemr writes that Litton Loan Services and Household Mortgage are predatory lenders. The consumer wrote she obtained a 1st and 2nd mortgaga with the companies and the consumer signed 06/25/02. The consumer wrote that she became delinquent on her mortgages and consumer found that she can not refinance since the company put her at a high rate. The consumer is upset that the company's took advantage of her.

Created By: ASTRAUCH Created Date: 12/24/03
Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 150,000.00

Amt Paid: Payment Method:

Agency Contact: Mail Complaint Date: 09/19/03

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.:

(b)(6)

Last name:

Address:

City: Encinitas

State: CA Zip:

(b)(6)

Country: UNITED STATES

Work phone

(b)(6)

Ext:

Fax Number:

Home Number:

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Services

Address: 4828 Loop Central Dr.

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:

Phone: () Ext:

Company: Household Mortgage

Address: 636 Grand Regency Blvd

City: Brandon

State: FL Zip: 33510

Country: UNITED STATES

Email:

URL:

Phone: () Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3763824 Contact Type:Complaint Source:Consumer TCS? N

Comments: Litton Loans gave the consumer the right to place a forbearance on her husband's house. The consumer says that the company should not have allowed her to even hear any of the info pertaining to the mortgage.

Created By: ZRITZ Created Date: 12/23/03

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: Gramm-Leach-Bliley

Law Violation: Company is violating its privacy policy

Consumer

Complaining

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

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

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

number

Company

Company: Litton Loans

Address: 4828 Loop Central Dr

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3583425 Contact Type:Complaint Source:Consumer TCS? N

Comments: I AM BEING CONFUSED WITH A (b)(6) WHO ALSO LIVES IN PACOLET SC. MY NAME IS (b)(6) MY BIRTHDAY IS (b)(6) THERE ARE ALSO OTHER COMPANIES I WILL SUBMIT COMPLAINTS FOR. PLEASE HELP ME RESOLVE THIS.

I HAVE SUBMITTED COMPLAINTS WITH THE THREE LEADING CREDIT BUREAU'S, A FEW OF THE COMPLAINTS HAVE BEEN RESOLVED

IF YOU NEED A COPY OF MY TRANS UNION FILE PLEASE EMAIL A MAILING ADDRESS THAT I SHOULD SEND IT TO. THANK-YOU, (b)(6)

Created By: DCRASE Created Date: 12/09/03

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: .00

Amt Paid: .00 Payment Method:

Agency Contact: Internet Complaint Date: 12/08/03

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Credit Bureaus

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining Company/Org.:

Last name:

Address:

City: PACOLET

State: SC Zip:

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number:

Email:

Age Range: 20 - 29



04/12/2006

LLYNCH

Company

Company: LITTON LOAN SERVICING, TRAN UNION #10330675

Address: NA

NA

City: NA

State: NR Zip: NA

Country: LOCATION NOT REPORTED

Email: NA

URL:NA

Phone: (NA) NA

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3566692 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that Ocwen Bank never applied her escrow to her property taxes, overestimated the value of her home to increase payments, and deliberately didn't apply payments on time to force her into foreclosure. Then they reported the info to the cra's and ruined consumers credit and forced her to file bankruptcy. UPDATE: 02/02/2004 Consumer states that she is receiving tax documents from Litton Loan(account was sold to them by Ocwen). Consumer states that all three CRAs have different mortgage amounts on her CR. Consumer has a Chase account on her CR as well. MK

Created By: BFINCHER Created Date: 12/02/03

Updated By: MKATEMA Updated Date: 02/02/04

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 11/28/03

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: Fair Credit Reporting Act
Truth-In-Lending Act

Law Violation: FCRA: CRA\Furnisher - Knowingly Supplies Inaccurate Information to Credit Bureau
Other Written Disclosure\Written Violations

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Cato

State: NY Zip:

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49

(b)(6)



04/12/2006

LLYNCH

number

Company

Company: Litton Loan & Mortgage

Address: 4828 Loop Central Dr

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727 Ext:

Company: Ocwen Bank

Address: 1675 Palm Beach Lake Blvd

City: West Palm Beach

State: FL Zip: 33401

Country: UNITED STATES

Email:

URL:

Phone: (800) 2419960 Ext:

Company Representative

Associated Company

Company: Litton Loan & Mortgage

Address: 4828 Loop Central Dr

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Phone: (800) 2479727 Ext:

Reason: Other



04/12/2006

LLYNCH

Transaction

Ref No.: 3559957 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer wrote the following information in a letter that was sent to the FTC. Consumer claims that her mortgage holder, Litton Loan Servicing, will not give her an accurate amount of time she will be paying on her mortgage note. The statment shows she owes for about 29 more years, but the customer service claims she owes between 12 and 13 more years. Consumer also has rcv'd default notice. Consumer disputed the claim. Company did sent the consumer a notice that it was a mistake. Consumer claims that she could have lost her home because of their bad record keeping. Consumer claims to have obtained the mortgage in 1991. Consumer did not indicate how long the mortgage note was for. It is unknown how much the company has been paid by the consumer.

Created By: DBRAHLEK Created Date: 11/26/03

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 76,396.05

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 10/17/03

Initial Contact: Mail Transaction Date: 05/01/91

Initial Response:Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name:

Address:

City:

(b)(6)

State: OH Zip:

(b)(6)

Country:

UNITED STATES

Work phone

()

Ext:

Fax Number:

()

Home Number:

(b)(6)

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Dr.

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:

Phone: (800) 9998501 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3559233 Contact Type:Complaint Source:Consumer TCS? N

Comments: Company placed house in foreclosure status. And when I provided copy of my orders to Active Duty the Courts stayed the foreclosure however they failed to reduce my interest rate to 6% as required under the Soldier and Sailors Relief Act.

Created By: JXHEINY Created Date: 11/26/03

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 11/25/03

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: CANTON

State: OH Zip:

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 30 - 39



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Drive

City: HOUSTON

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:WWW.LITTONLOAN.COM

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3514876 Contact Type:Complaint Source:Consumer TCS? N

Comments: Refinanced mortgage 11/01. Have canceled checks to show never paid late. Litton continues to report 120-180 days late pays to CRA's despite my complaints and proof to all concerned. Only derogatory item on credit report. Has caused great deal of difficulty.

Created By: DCRASE Created Date: 11/12/03

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: 950.00 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 11/10/03

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining

Company/Org.: (b)(6)

Last name: (b)(6)

Address: (b)(6)

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

Country: UNITED STATES

Work phone: (b)(6)

Fax Number: (b)(6)

Home Number: (b)(6)

Email: (b)(6)

Age Range: 40 - 49



04/12/2006

LLYNCH

Company

Company: Litton Loan Services

Address: 5373 West Alabama, Suite 600

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:

Phone: (713) 960-9676 Ext:

Company Representative

Rep Name: Bradshaw, Monica

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3506980 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer wants to put in a complaint against Litton Loan Service. The consumer has a home mortgage the was sold to Litton. The consumer went to refinanace and the consumer found the payoff was more than the original loan.

Created By: JPATERSON Created Date: 11/07/03

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date: 11/07/03

Initial Contact: Phone Transaction Date: 11/07/03

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Creditor Fails or Inaccurately Discloses Refinancing Terms

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Creedmoor

State: NC Zip:

Country: UNITED STATES

Work phone

Fax Number:

Home Number:

Email:

Age Range: 50 - 59



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Service

Address: 4828 Loop Central Drive

City: Houston, TX 77081-2226

State: NR Zip: 77081-2226

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: (800) 3337023 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3462486 Contact Type:Complaint Source:Consumer TCS? N

Comments: Benny Hibler a Rep. from Litton Loan Servicing gave MY personal information to a total stranger. I believe that MY personal information belongs to ME only and this person is in VIOLATION of the law. I have proof that Benny Hibler did this without MY permission or my consent. Please investigate this matter as soon as possible.

Thank you,

(b)(6)

Created By: HBUCKMON Created Date: 10/23/03

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 10/21/03

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Other Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

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

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address:

City:

State: TX Zip:

Country: UNITED STATES

Email:

URL:

Phone: (713) 5618265 Ext:

Company Representative

Rep Name: Hibler, Benny

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3452374 Contact Type: Complaint Source: Consumer TCS? N
Comments: Rita A. Pelt, Esq. is representing (b)(6)
Created By: ABANKS Created Date: 10/20/03
Updated By: Updated Date:
Org Name: Planning and Information- BCP
Amt Requested:
Amt Paid: Payment Method:
Agency Contact: Phone Complaint Date:

Initial Response:
Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act
Law Violation: Institution Fails/Inaccurately Discloses Contract Terms
for EFT Use

Consumer

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

Company

Company: Litton Loan Servicing, LP
Address: 33 Perl Street

City: Inwood State: NY Zip: 11096
Country: UNITED STATES
Email: URL:
Phone: () Ext:



04/12/2006

LLYNCH

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3449626 Contact Type:Complaint Source:Consumer TCS? N

Comments: I had a loan with superior bank, they sold it to litton loan and in the 1 yr and 8 months, they have failed to pay my homeowners and property taxes, not once on homeowners but twice.I decided to not pay my escrow and just pay principle amount in June of 2003, I contacted them numerous times and also wrote letters, they placed all payments made in a forbearance acct. and did not apply them to my acct. finally after numerous calls and letters. I contacted them again and spoke to a falvia and she stated i need to write a letter to a manager and explain why i wanted to withdraw from paying escrow, so i did and a mr shaviz sent me the paperwork to sign and send back and assured me all fees associated with my account be deleted. i thought that everything was fine until 10-10-03 when a mr sheldon freeman called me from the foreclosure dept. i have statements showing they deducted my pymts from my bank acct. and they still have 682.99 in the forbearance acct. for my sept payment they have not applied, but 94.02 was deducted from the principle pymt that i had made of 777.01. and i have over paid in escrow 685.25 just this year. he went to talk to the manager of his dept. and after 15 min on hold he said his manager stated there is nothing they can do, because of my payments not made on a timely manner they have no choice but to foreclose, i have only been late once which was in january. in addition they say i can save my house but have to get back with me on the amount which there should not be an amount because i am currently not late. I dont know what to do, i have to have my home for my children, but it seems like a no win situation.

Created By: DCRASE Created Date: 10/17/03

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 10/15/03

Initial Contact: Phone Transaction Date: 10/10/03

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: scottsburg

State: IN Zip:

Country: UNITED STATES

Work phone ()

Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 30 - 39

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central Dr.

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email: www.littonloan.com

URL:www.littonloan.com

Phone: (800) 247-9727

Ext:

Company Representative

Rep Name: Freeman, Sheldon

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3449623 Contact Type:Complaint Source:Consumer TCS? N

Comments: I requested a copy of my 3 credit reports thru consumer service. My payment for Litton Loan has not been posted since June 03 to Equifax, Transunion or Experian. I contacted consumer service and was advised to contact each individual credit bureau which I have, I alsohave contacted Litton Loan. My first response from Litton was that the info had been provided and for me to contact the bureaus. Experian advised that they had not rec'd any info from Litton and for me to contact them. I contacted Litton who advised that it would take upto 60 days for them to investigate my dispute. Please advise. Thank You. (b)(6)

Created By: DCRASE Created Date: 10/17/03

Updated By: JOB: Upd_internet_related Updated Date: 10/18/03

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 10/15/03

Initial Contact: Internet (Other) Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining Company/Org.:

Last name:

(b)(6)

Address:

City: Myrtle Beach

State: SC Zip:

(b)(6)

Country: UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59



04/12/2006

LLYNCH

Company

Company: Litton Loan

Address: 4828 Loop Central dr.

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:www.LittonLoan.com

Phone: (800) 9998501 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3449598 Contact Type:Complaint Source:Consumer TCS? N

Comments: LITTON PURCHASED MY LOAN FROM HUD WHERE I WAS UNDER A FOREBARENCE AGREEMENT.TOLD ME I OWED ARREARS OF 3,000.00.I ASKED FOR STATEMENT OF ACCOUNT SHOWING ARREARS. I SENT THEM 7 OR 8 LETTER THEY NEVER PRODUCED. 4 MONTHS OR SO LATER THEY STATED I OWED 23000.00 HOWEVER, THEY NEVER SENT THE ITEMIZED STATEMENT I BEEN REQUESTING FOR SOMETIME. LITTON TOLD ME MY HOUSE NOTE WAS 650.00 BUT CHARGED ME LATE FEES SAYING I SHOULD HAVE SENT 777.00. I TOLD THEM MY STATEMENTS THEY SENT MONTHLY SHOWED I SHOULD HAVE BEEN PAYING 650.00. ONE YEAR LATER THEY STARTED SENDING STATEMENTS FOR 853.00. I WOULD SEND 860.00 JUST IN CASE THEY WANTED MORE as I COULD NOT GO BY THE MONTHLY STATEMENTS THEY SENT. THEY THEN WOULD CALL AND HARASS ME EVERY MONTH SAYING MY PAYMENT WAS 918.00 I TOLD THEM THE STATEMENTS WERE FOR 853.00 AND I SENT 860.00 JUST TO BE ON SAFE SIDE BUT THEY CONTINUE TO SEND ME THREATS FO FORECLOSURE AND ACCELARATION LETTERS EVERY MONTH. THESE LETTERS WOULD STATE I WAS BEHING 2 AND THREE MONTHS. I RECORDED TELEPHONE CONVERSATIONS TO THIS EFFECT. I'D SEND PAYMENTS THEY WOULD RETURN SAYING THEY WERE NOT ENOUGH SO THEY WERE STARTING FORECLOSE PROCEDURES. FOR ALMOST TWO YEARS GOING ABSOLUTE CRAZY MONTH AFTER MONTH NOT KNOWING IF I WOULD BE FORECLOSED ON. I SENT LITTON A COPY OF A LETTER I WROTE TO THE FEDERAL TRADE COMMISSION AND THEY SENT FEDEX'ED LETTER STATING THEY WERE HAVING SOME COMPUTER PROBLEMS AND THAT THE FORECLOSURE LETTER WAS SENT IN ERROR. BUT THEY CONTINUE TO REPORE ME DELINQUENT IN MY LOAN AND CALL ME STATING I AM BEHIND. LITTON REPORTED ME NINTY DAYS LATE LAST YEAR WITH THEM SENDING ME STATEMENTS FOR ONE AMOUNT THEN CALLING ME ON MY JOB DAILY STATING I NEEDED TO SEND MORE MONEY OR THEY WOULD FORECLOSE.I HAVE COPIES OF RETURNED CHECKS THEY SENT IN DECEMBER OF 2002 STATING I WOULD HAVE TO SEND MORE OR BE FORECLOSED ON EVEN THOUGH THE STATEMENTS WERE FOR THAT A MOUNT SENT. PLEASE HELP ME YOU ARE MY LAST HOPE. MY NUMBER IS 469 222 8901 CALL ANYTIME. GOD BLESS YOU.

Created By: DCRASE Created Date: 10/17/03

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 3,000.00

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 10/15/03

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender



04/12/2006

LLYNCH

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: DALLAS

State: TX Zip:

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Litton Loan Servicing

Address: 4828 LOOP CENTRAL

City: HOUSTON

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:https://www.littonloan.com/

Phone: (1800) 888 9646 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3449587 Contact Type:Complaint Source:Consumer TCS? N

Comments: THIS COM. PURCHASED MY LOAN FROM HUD.TOLD ME I OWED ARREARS OF 3,000.00.I ASKED FOR STATEMENT SHOWING ARREARS. THEY NEVER PRODUCED. MONTHS LATER STATED I OWED 23000.00 NEVER SENT ITEMIZED STATEMENT. TOLD ME MY HOUSE NOTE WAS 650.00 BUT CHARGED ME LATE FEES SAYING I SHOULD HAVE SENT 777.00. I TOLD THEM MY STATEMENTS SHOWED 650.00. THEY THEN STARTED SENDING STATEMENTS FOR 853.00 I WOULD SEND 853.00 THEY THEN WOULD CALL AND HARASS ME EVERY MONTH SAYING MY PAYMENT WAS 918.00 I TOLD THEM THE STATEMENTS WERE FOR 853.00 I EVEN SENT 860.00 JUST TO BE ON SAFE SIDE BUT THEY CONTINUE TO SEND ME THREATING FORECLOSURE LETTER EVERY MONTH STATING I WAS BEHIND 2 AND THREE MONTHS. I RECORDED CONVERSATIONS TO THIS EFFECT. I SEND PAYMENTS THEY WOULD RETURN SAYING THEY WERE NOT ENOUGH BUT MY STATEMENTS WERE FOR THE AMOUNT THEY REJECTED. I HAVE BEEN DEALING WITH THIS COMPANY FOR ALMOST TWO YEARS GOING ABSOLUTE CRAZY PLEASE HELP ME YOU ARE MY LAST HOPE. MY CEL NUMBER IS (b)(6) CALL ANYTIME. THANK YOU AND MAY GOD BLESS YOU. PS I TRIED TO KEEP IT TO THE MIMINUM CHARACTERS.

Created By: DCRASE Created Date: 10/17/03

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 3,000.00

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 10/15/03

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

(b)(6)

Last name:

Address:

City:

Dallas

State: TX Zip:

(b)(6)

Country:

UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range:

40 - 49

Company

Company: Litton Loan Servicing

Address: 4828 LOOP CENTRAL

City: HOUSTON

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:https://www.littonloan.com

Phone: (1800) 8889646

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3445991 Contact Type:Complaint Source:Consumer TCS? N

Comments: Litton Loan Servicing has falsly charged the consumer with failing to pay home taxes. The company then placed the mortgage payments into escrow and then follow with foreclosure. The company has placed a fraudulent acct on the consumer's Experian report. Experian has been sent information to take the acct off but they will not.

Created By: ZRITZ Created Date: 10/16/03
Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Phone Complaint Date:

Initial Response:

Product/Service: Mortgage Lender
Credit Bureaus

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name: (b)(6)

Address:

City: Kailua-kona State: HI Zip

Country: UNITED STATES

Work phone (b)(6) Ext:

Fax Number:

Home Number:

Email:

Age Range: 30 - 39



04/12/2006

LLYNCH

Company

Company: Experian

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company: Litton Loan Servicing

Address: 4828 Loop Central Drive

City: Houston State: TX Zip: 77081

Country: UNITED STATES

Email: URL:

Phone: (713) 9609676 Ext: 6985

Company Representative

Rep Name: Reynolds, Randy Title:

Associated Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Drive

City: Houston State: TX Zip: 77081

Country: UNITED STATES

Phone: (713) 9609676 Ext: 6985

Reason: Other



04/12/2006

LLYNCH

Transaction

Ref No.: 3444848 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer wrote Litton Loan continues to report inaccurate information regarding a mortgage that was discharged in Bankruptcy on the consumer's credit report as delinquent. The consumer did not provide a phone listing for the company or a consumer work or home phone listing. No transaction date was provided.

Created By: JXHEINY Created Date: 10/15/03

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Mail Complaint Date: 10/02/03

Initial Contact: Print Transaction Date:

Initial Response:Mail

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address: (b)(6)

City: Verona State: PA Zip:

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3439309 Contact Type:Complaint Source:Consumer TCS? N

Comments: I have a mortgage with Litton Loan which was sold to them in April 2003 from Fremond Investments. Since then I have had problems with extra money paid on my mortgage which was specifically stated on payment coupon to be applied to the principal balance. It all started on 6/11/03 when I submitted an extra 32.99 for the principal. They put it in something called forbearance suspense. I complained and it was moved to something called suspense adjustment. On 7/14 I paid an extra \$50 towards principal which they put into forbearance suspense. I complained and they moved that amount also to suspense adjustment. When called, they told me that was money I owed them. This is false as I have never been over my grace period in paying. On 7/22 I complained again and the whole amount of \$82.99 was moved into something called Corporate Advance of which they told me was their money. I complained again over the internet by email and on the phone. They said they were looking into the matter. I inquired again in September as to when this would be moved and they informed me that it may never be moved toward my principal and if it is, they will do so when they are ready. In the meantime, I am losing money on interest. You can access my account to see what I mean at their website. My account number is (b)(6) and my 4 digit SSN code password is (b)(6). Once logged in go into transaction history for the history showing what they have done. Please have them move the \$82.99 toward principal from the date it should have originally been applied. Thank you. As my mortgage broker told me, they are doing something crooked here as they don't like people paying extra on principal. He told me to contact you for help.

Created By: WFRIDAY Created Date: 10/10/03

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: 82.99 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 10/03/03

Initial Contact: Unknown Transaction Date: 06/28/03

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Brooksville

State: FL Zip:

Country: UNITED STATES

Work phone

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email: Littonloan@littonmailserver.com URL:www.littonloan.com

Phone: (800) 2479727 Ext:

Company Representative

Rep Name: Perkins, Sandra

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3438899 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer mailed a complaint against Litton Loan Service stating that they are reporting fraudulent information on their credit accts. Consumer states that they have been fighting this battle since 2001. Consumer states that they are reporting the consumer late and owing on a mortgage acct that was purchased from HUD.

Created By: BKEENE Created Date: 10/10/03

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 09/15/03

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

Initial Response:Mail

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining

Company/Org.: (b)(6)

Last name: (b)(6)

Address: (b)(6)

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

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Service

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: () Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3433706 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer is calling to file a complaint against Litton Loan Servicing. The consumer says that the company is misapplying funds and driving the consumer into foreclosure status. The consumers original loan was with Bank One, and they sold the loan to Litton Loan Servicing. The consumer became behind on his loan payment , and the company was trying to get from him triple what he actually owed.

Created By: MPURLEE Created Date: 10/08/03

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 12,000.00

Amt Paid: .00 Payment Method:Wire Transfer

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 06/20/03

Initial Response:Phone: other

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Creditor Fails or Inaccurately Discloses How Balance Is Computed

Consumer

Complaining

Company/Org.: (b)(6)

Last name: (b)(6)

Address: (b)(6)

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

Country: UNITED STATES

Work phone: (b)(6) Ext:

Fax Number:

Home Number:

Email:

Age Range: 30 - 39



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 5373 W. Alabama, Suite 600

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:

Phone: (800) 247-9727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3411828 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer writes that Litton Loan Servicing, LP is sending her letters that threaten foreclosure even though shs is up to date on her mortgage payments.

Created By: BRITZ Created Date: 10/01/03

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 1,991.00

Amt Paid: 1,991.00 Payment Method: Check (Personal)

Agency Contact: Mail Complaint Date: 09/11/03

Initial Contact: Mail Transaction Date: 01/21/03

Initial Response:Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Yelm

State: WA Zip:

Country: UNITED STATES

Work phone () Ext:

Fax Number: (b)(6)

Home Number:

Email:

Age Range: 50 - 59



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing, LP

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727

Ext:

Company Representative

Rep Name: Litton, Larry

Title:

Rep Name: Bradshaw, Monica

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3406911 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states she financed her house w/ the company on 10/19/01. Consumer states that the company is reporting her acct as late. Consumer states that the company has refused to provide her info as to how to resolve the situation.

Created By: WNAVAS Created Date: 09/29/03

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 10/19/01

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

(b)(6)

Last name:

Address:

(b)(6)

City: Stamford State: CT Zip:

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number:

(b)(6)

Email:

Age Range: 30 - 39



04/12/2006

LLYNCH

Company

Company: Litton Loan Services

Address: 4828 Loop Central Dr.

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3394981 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer mailed a complaint about their interest rate with their loan with Litton Loan Servicing. Consumer states that the interest rate is causing the consumer the inability to pay the loan back and it is like they are renting their home.

Created By: BKEENE Created Date: 09/25/03

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 08/07/03

Initial Contact: Unknown Transaction Date: 09/18/00

Initial Response:Unknown

Product/Service: Other (Note in Comments)

Statute/Rule:

Law Violation:

Consumer

Complaining

Company/Org.: (b)(6)

Last name: (b)(6)

Address: (b)(6)

City: Commercial Point State: OH Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: (b)(6)

Home Number: (b)(6)

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3381871 Contact Type:Complaint Source:Consumer TCS? N

Comments: Our credit report reflects a forclosure paid from Litton Loan servicing. However, we had received a fax from Steven Droddy stating that our loan would be reported to the credit bureau as "Account Settled" based on the provisions of a short sale on our property. We abided by the provisions as approved and we are left with a foreclosures paid on our record instead of what was promised in writing which, was an account settled. We are now more financially stable and would like to purchase a new home. Unfortunately, we are unable to get any loan for 3-7 years due to the foreclosures paid statement on our credit report. We have written letters to Experian and Equifax. They could not do anything for us. We have called and the representatives say they can not help us. Steven Droddy called us back yesterday but we have not been able to get back to him as of yet. All we ask is that this is removed from our credit report and replaced with a "Short Sale Paid." Thank You.

Created By: DBRAHLEK Created Date: 09/19/03

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 46,894.07

Amt Paid: 46,894.07 Payment Method: Not Reported

Agency Contact: Internet Complaint Date: 09/18/03

Initial Contact: Fax Transaction Date: 05/19/03

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act



04/12/2006

LLYNCH

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

Consumer

Complaining
Company/Org.:

(b)(6)

Last name:

Address:

City:

Kaukauna

State: WI Zip

Country:

UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range:

20 - 29

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (713) 960-9676

Ext:

Company Representative

Rep Name: Droody, Steven

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3378108 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer mailed in complaint. Consumer sent his mortgage payment FEDEX on 8/8/03 and it was returned undeliverable on 8/10/03. Consumer contacted the company and got a new address and sent it on 8/11/03. Consumer sent the 2nd check on 8/11/03 well with the 10 day grace period. Now the company is demanding a late payment fee of \$212.73. Consumer states they recieved their check in time.

Created By: CHARLAN Created Date: 09/18/03

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 212.73

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 09/02/03

Initial Contact: Mail Transaction Date: 08/10/03

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

[Redacted Address]

(b)(6)

City: Irvine State: CA Zip:

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Service

Address: PO Box 4387

City: Houston

State: TX Zip: 772104387

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3377027 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer mailed in complaint. Consumer states in 04/02 he refinanced with Litton Loan Servicing and he had an adjustable rate mortgage. The rate was 9.375 for 3 years, then it goes to 7.37 for 6 months and then the last 310 months the rate is 6%. He was notified that someone how he has the wrong rates and his rates go up to 11%. Consumer got certified copies from the mortgage title company and they had the same paperwork as he had. He sent them to the company and he was informed she will do some research, but she believes his are forgeries and she may not accept them. He believes this is an attempt to scam him.

Created By: CHARLAN Created Date: 09/17/03

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 09/03/03

Initial Contact: Mail Transaction Date: 06/19/03

Initial Response:Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

(b)(6)

(b)(6)

City: New Portland

State: ME Zip:

Country: UNITED STATES

Work phone (b)(6)

Ext:

Fax Number:

Home Number:

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing Inc

Address: 4828 Loop Central Dr

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3369196 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer had an account with Conseco Finance and his loan was sold to Litton Loan Servicing LP. The consumer has sent his last 4 payment to Litton Loan Servicing LP. The consumer had a payoff statement that showed that the consumer owed \$378.00. The consumer sent a money order for \$380.00. Today the consumer received a new payoff statement for \$431.00. The \$380.00 was put in the wrong account. Litton Loan Servicing LP is telling the consumer that the payment was not received on time even though the consumer's money order was cashed on time. Litton Loan Servicing LP offers no explanation to the consumer.

Created By: DSAXON Created Date: 09/16/03

Updated By: JBLAND Updated Date: 09/23/03

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 431.00

Amt Paid: 380.00 Payment Method: Money Order (Not Classified)

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 09/16/03

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

(b)(6)

(b)(6)

City: Tallassee

State: AL Zip

Country: UNITED STATES

Work phone: () Ext:

Fax Number: (b)(6)

Home Number:

Email:

Age Range: 60 - 64



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central Dr

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3365538 Contact Type:Complaint Source:Consumer TCS? N

Comments: I have been divorce for several years now. My mortgage company refused to take my ex spouse name off my house. I,ve sent certified copies of my divorce showing the house was warded to me. My ex spouse and I have two children from our marrage, so we keep in contact. I know his location if they need to contact him to correct this matter. All of my payments are from me Rita Barge. They are not from Marshall Barge. I Went through a bankrupsy with this company. They were suppose to file release papers on my behalf, but never did. Its been over a year now. Down at the County Records Real Property show a company they represent as the owner of my property ,because of a invalid forclosure filing. This has cause me a lot of problems. Litton Loan keep asking me for a deed they know I can,t provided until this matter is clear. I,m buying my property , so it should look that way in the Dallas County Records Real Property Devision.

t

Created By: WFRIDAY Created Date: 09/15/03

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 09/14/03

Initial Contact: Mail Transaction Date: 12/15/02

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Dallas

State: TX Zip:

Country: UNITED STATES

Work phone

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Litton Loan Servicing LP

Address: PO Box 4528

City: Houston

State: TX Zip: 77210-4528

Country: UNITED STATES

Email:

URL:

Phone: (713) 9609676

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3354004 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer is calling about his mortgage company Litton Loan Service. They purchased his loan from Home Gold. It is an adjustable rate mortgage. Consumer was informed that his paperwork inaccurate. Consumer asked for paperwork from them to show him the paperwork. They claim 2 have an adjustable rate rider. He was informed he signed 2 of them. He only signed 1 rider. He states the documents are a forgery and he contacted the Title Company and they only have 1 rider. Consumer was referred to the Dept of Banking. Consumer has contacted the BBB.

Created By: CHARLAN Created Date: 09/11/03

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 04/01/02

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.:

Last name:

Address:

City: New Portland

State: ME Zip:

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number:

Email:

Age Range:

(b)(6)

(b)(6)

(b)(6)



04/12/2006

LLYNCH

Company

Company: Litton Loan Services

Address:

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3328037 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a mortgage with this company and the consumer did not make a payment on 05/01/2003. Consumer called the company and tried to set up payment arrangements with the company. The company refuses to accept payments from the consumer. The company is foreclosing on the consumer's home. Consumer was told that the company is searching a loan modification for her and that the consumer has to pay \$1700.00 upfront for it. Consumer was not offered a repayment plan. Consumer offered the company \$1500.00 on 06/01/2003 and the company refused it. Consumer does not have the companies address or phone number. Consumer just gave the info. provided.

Created By: SGARNER Created Date: 09/05/03

Updated By: JBLAND Updated Date: 09/08/03

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

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

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

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

Ext:

Email:

Age Range: 30 - 39



04/12/2006

LLYNCH

Company

Company: Litton Loan Services

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Rep Name: Freemon, Sheldon

Title: Counselor

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3313420 Contact Type:Complaint Source:Consumer TCS? N

Comments: Litton placed Forced Hazard Insurance on Raw Land (no structures) which I own. This was in difference to letters and calls to them explaining there was no reason for Hazard Insurance, and there was no contractual obligation in the loan contract. Litton purchased the loan from the prior lender (Fairbanks), who purchased the loan from the original lender (Nations Credit) They are now threatening foreclosure. This seems to me to be predatory

Created By: JXHEINY Created Date: 09/03/03

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 376.75

Amt Paid: .00 Payment Method:

Agency Contact: Internet Complaint Date: 09/02/03

Initial Contact: Mail Transaction Date: 08/23/03

Initial Response:

Product/Service: Other Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Dallas

State: GA Zip:

Country: UNITED STATES

Work phone

Fax Number:

Home Number:

Email:

Age Range: 50 - 59



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP Houston, TX

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3273814 Contact Type:Complaint Source:Consumer TCS? N

Comments: This debt went to foreclosure on August 21, 2001. We were never informed in writing or telephonically. We called Litton in September 2001 for a payoff for a buyer for an assumption loan. We were then informed that the mortgage had gone into foreclosure. A billing statement dated 8/15/03 with a amount due of \$752.69(804.25 -including late charges)and It showed a suspense balance of 750.00, we were informed in Septmeber that the payment was \$2.69 short therefore they held the check and kept it in suspense. This was the August payment(which I am sure was close to 30 days late, but not over, hence the reason for not being worried of the check not clearing the bank yet). We then told the rep.(Mr. Hench) we would send the \$2.69 and the Sept, payment by Western Union. He told us they would not accept any payments since it was in Foreclosure. Letters were sent, a Lawyer was contacted, to no avail we couldn't stop the foreclosure, even when we requested an assumption package we were denied. The Judge that proceeded over the Foreclosure hearing said "off the record" that this should not have happened and the Lawyers for the Mortgage company had better do some research. Needless to say we were foreclosed on. Not being legal savy and of little money at the time to obtain a Lawyer, we felt we should give in. My husband is in the military and was transfered that is why we had been trying to sell the property for almost 2 years. We are now trying to obtain a Lawyer, at least to clear our credit rating. A Real Estae Agent we hired to sell other property(which has no lein)told us to check out your website. Thank You for your time.

Created By: RBROWN1 Created Date: 08/20/03

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 64,980.42

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 08/19/03

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

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.:

(b)(6)

Last name:

Address:

City: Goose Creek

State: SC Zip:

(b)(6)

Country: UNITED STATES

Work phone: ()

Ext:

Fax Number: ()

Home Number:

(b)(6)

Email:

Age Range: 40 - 49

Company

Company: Litton Loan Service/Chase Manhattan Bank

Address: 5373 W. Alabama

Suite 600

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:

Phone: (800) 247-9727

Ext:

Company Representative

Rep Name: Harelston, Karen

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3272034 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has been getting calls from this company since 01/01/2001 trying to collect a debt that the consumer owes. Consumer told the company to stop calling and the company continues to call the consumer. The company continues to report inaccurate info. to the CRA's. Consumer disputed the info. with the CRA's. Consumer just gave the info. provided.

Created By: SGARNER Created Date: 08/20/03

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 48,000.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Phone: other

Product/Service: Third Party Debt Collection

Statute/Rule: Rule / Other

Law Violation: Other (Note the Violation in the Comment Field)

Consumer

Complaining Company/Org.:

Last name:

(b)(6)

Address:

City: PADUCAH

State: KY Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 50 - 59



04/12/2006

LLYNCH

Company

Company: Litton Loan Services

Address: 4828 Loop Central Dr.

City: Houston

State: TX Zip: 770812226

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3265555 Contact Type:Complaint Source:Consumer TCS? N

Comments: They moved my foreclosure date up from Sept. to Aug. 8, 2003 and I didn't receive any notice from the company or the Titanium Solutions company that's work for them on my loan modification.

Created By: JXHEINY Created Date: 08/19/03

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 08/18/03

Initial Contact: Mail Transaction Date: 08/11/03

Initial Response:

Product/Service: Other Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Memphis

State: TN Zip:

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address: 3314 Manning Drive

City: Memphis

State: TN Zip: 38128

Country: UNITED STATES

Email:

URL:WWW.LITTONLOAN.COM

Phone: (901 2)

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3253231 Contact Type:Complaint Source:Consumer TCS? N

Comments: On January 20, 2003 I was late by two and one-half months on my mortgage payment to Litton. I was told by one of their phone workers that if I sent in \$786.00 by the next day there would be no problem. I sent the money on January 21 by Western Union Quick Collect, certified funds. On January 30, 2003 I sent \$1500.00 also by Western Union certified funds. This caught me up completely on my payments.

Meanwhile Mrs. Sheila Rosebaum had contacted Quality Loan in San Diego, CA. The two companies were requiring me to pay an additional \$1,990.65 over a five-month period, by certified funds to Litton Loan.

Mrs. Rosebaum was VERY intimidating. I called Jennifer Basom at Quality Loan to ask if any foreclosure work had been done by their offices, she said no but go ahead and sign all the paperwork. She told me it would be no problem to default later. Later when I called her she said there was nothing she could do, I had to pay the extra money.

From February through June, I did pay all the extra money they wanted. Then another person at Litton, Monica Bradshaw, told me I had to pay an extra \$400.00, plus two late fees which she had promised would not be charged.

I have paid my July and August mortgage payments but Litton is still threatening me with foreclosure.

I am refusing to pay the extra \$516 they are calling for, and I want credit for the \$1,990.65.

I think Litton should be called on the carpet for harrassment, intimidation and fraud. Thank you.

UPDATE: 10/15/2003 Consumer calling to find out the status, and it was explained that the ftc does not become involved in individual disputes. Consumer is reporting that Litton Loan is adversely affecting her credit. RAL

Created By: DBRAHLEK Created Date: 08/15/03

Updated By: RLOPER Updated Date: 10/15/03

Org Name: PUBLIC USERS - CIS

Amt Requested: 1,990.65

Amt Paid: 1,990.65 Payment Method: Wire Transfer

Agency Contact: Internet Complaint Date: 08/14/03

Initial Contact: Phone Transaction Date: 01/20/03

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.:

(b)(6)

Last name:

Address:

City:

Yelm

State: WA Zip:

(b)(6)

Country:

UNITED STATES

Work phone

()

Ext:

Fax Number:

()

Home Number:

(b)(6)

Email:

Age Range:

50 - 59

Company

Company: Litton Loan Servicing, LP

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:www.littonloan.com

Phone:

(713) 960 9676

Ext:

Company Representative

Rep Name: Rosebaum, Sheila

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3248299 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer mailed a very vague complaint against Litton Loan Servicing Inc stating that they are violating the FCRA. Consumer did not disclose any additional information but a court notice of the consumer taking a class action lawsuit against Litton Loan Servicing Inc. UPDATE 11/17/03 Consumer wanted an update on his case. Consumer was givne FTC policy. AB

Created By: BKEENE Created Date: 08/13/03

Updated By: ABLANKS Updated Date: 11/17/03

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 07/28/03

Initial Contact: Unknown Transaction Date:

Initial Response:Unknown

Product/Service: Credit Information Furnishers

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Hemet

State: CA Zip:

(b)(6)

Country: UNITED STATES

Work phone: ()

Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing Inc

Address: 5373 W Alabama St

City: Houston

State: TX Zip: 77056-5923

Country: UNITED STATES

Email:

URL:

Phone: (713) 9609676 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3232272 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that he had a home loan with a mortgage co. Linton Loan Services. Consumer states that the mortgage co is going to foreclose on the loan. Consumer states that the co. is ignoring the facts. Consumer states he has contacted an attny. Consumer may file a dispute with the CRA's about the inaccurate info.

Created By: ABAUGH Created Date: 08/08/03

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 235,000.00

Amt Paid: 56,700.00 Payment Method:Wire Transfer

Agency Contact: Phone Complaint Date:

Initial Contact:Unknown Transaction Date:09/01/00

Initial Response:Unknown

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Atlanta

State: GA Zip:

(b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 30 - 39



04/12/2006

LLYNCH

Company

Company: Litton Loan Services

Address: 2848 loop dr.

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 2757171 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3229296 Contact Type:Complaint Source:Consumer TCS? N

Comments: Litton put a foreclosure message on my credit report in error, sent me a letter a year ago saying they would remove the derogatory information and as of this date they still have not done so. I cannot refinance my home because of this!

Created By: RBROWN1 Created Date: 08/07/03

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 19,000.00

Amt Paid: 19,000.00 Payment Method: Check (Personal)

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

Initial Contact: Mail Transaction Date: 07/31/02

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining

Company/Org.: (b)(6)

Last name: (b)(6)

Address: (b)(6)

City: Anchorage State: AK Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6) Ext:

Fax Number:

Home Number:

Email:

Age Range: 30 - 39



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 770812226

Country: UNITED STATES

Email:

URL:

Phone: (713) 9609676 Ext:

Company Representative

Rep Name: Montgomery, David

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3202402 Contact Type:Complaint Source:Consumer TCS? N

Comments: Our history with Litton loan goes back 2 years worth of problems, but currently, they are saying we are behind on our mortgage payment when in fact we are not and we have receipts to back it up. We have asked them repeatedly not to call us and have sent a certified letter telling them not to call and yet they continue to call. I have the calls documented. They are also very rude when calling and cause my wife to become a bundle of nerves and it is now starting to affect her health!

Created By: RBROWN1 Created Date: 07/29/03

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 519.70

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 07/28/03

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.:

Last name:

Address:

City:

Country:

Work phone:

Fax Number:

Home Number:

Email:

Age Range:

(b)(6)

(b)(6)

Elkhart

State: IN Zip:

UNITED STATES

(b)(6)

40 - 49



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 46514-9697

Country: UNITED STATES

Email:

URL:www.littonloan.com

Phone: (800) 9998501 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3188612 Contact Type:Complaint Source: Congress TCS? N

Comments:

Created By: STAYLOR Created Date: 07/24/03

Updated By: STAYLOR Updated Date: 08/18/03

Org Name: Office of the Secretary

Amt Requested:

Amt Paid: Payment Method:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

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

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

[Redacted consumer information]

(b)(6)

City: Elkhart

State: IN Zip:

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Litton Loan Servicing

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative



04/12/2006

LLYNCH

Transaction

Ref No.: 3187609 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer mailed in complaint. Consumer contacted the Litton Loan Servicing LP and asked them what is the cost to pay off his forbearance and was told \$ 3,906.89. He told the agent that he was sending in the payment immediately. He sent in 2 checks one for \$750 for his regular payment and one for \$3,906.87. Thei payment was never credited to the forbearance. Through numerous calls to the company nothing has been solved. Consumer wants the check back credit to when the payment was sent in to cancel the forbearance.

Created By: CHARLAN Created Date: 07/23/03

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 3,906.89

Amt Paid: 3,906.89 Payment Method: Check (Personal)

Agency Contact: Mail Complaint Date: 06/13/03

Initial Contact: Phone Transaction Date:

Initial Response:Mail

Product/Service: Finance Company Lending

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Virginia Beach State: VA Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Service LP

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 770812226

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3184500 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that he fell behind on mortgage payment. Consumer was told that company would be turning account over to an attorney. Consumer sent a check to law firm, and then was asked to send a check instead to send payment to Litton Loan Servicing. Consumer then sent money to Litton Loan Servicing, and rec'd notice that he should have sent payment to attorney's office. Consumer states that each time he is asked to send money to a different office this amount he owes goes up. Each time he sends money somewhere he is told that it was sent to the wrong place. Consumer believes that Litton Loan Servicing, and the attorney's office are intentionally telling him wrong info on where to send his payment in order to charge him more interest.

Created By: JNOLDER Created Date: 07/23/03

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date:

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Other (Note the Violation in the Comment Field)

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

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

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address:

City: Houston

State: TX Zip:

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3175847 Contact Type:Complaint Source:Consumer TCS? N

Comments: Hi, i have sent you out this complaint form once before on the 19th of June 2003, But have yet to hear from you.

Dear Friend,

Hello, I am having a discrepancy with my loan company. I closed on my home in April of 2002. I signed an adjustable note and an adjustable rate rider with a fixed rate for 3 years at 9.375, Then after that the interest rate goes to 6.0 for the next six months. Six months later it goes to 7.370. then that final 310 months the adjustable rate goes back to 6.00, and it states that the interest rate should not exceed 6.00. First the loan officer was reading verbatim that same note and rider that I have. later she tells me that she has found and astronomical rate of something in the ballpark at 11.000 and an even higher figure.

I have contacted the Title and appraisal company (Genevieve Title And Appraisal) and had them fax over that they had, they had the same figures that I have (and can corroborate and be a witness to the fact).

The loan officer told me to fax both of these copies with a formal letter to them, witch I have done.

The lady then told me that she would do some research on this matter.

She then in formed me that the note and rider that I and the Title and Appraisal company could be wrong (both of us), and that she might not honor both theses documents, witch are legal and binding according to my papers that I signed at closing and that the papers that Genevieve Title and Appraisal has, and will back up my claim.

I have contacted other loan officers from other banks and they told me that my contracts are both legal and binding. Please find it in you heart to look into this matter for my as I am a disabled war veteran and don't know where else to turn.

Created By: RBROWN1 Created Date: 07/18/03

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: 9.35 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 07/17/03

Initial Contact: Mail Transaction Date: 05/19/03

Initial Response:



04/12/2006

LLYNCH

Product/Service: Other Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name:

(b)(6)

Address:

City: NORTH NEW PORTLAND

State: ME Zip: (b)(6)

Country: UNITED STATES

Work phone:

(b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email: UNKNOWN

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

Phone: (1-800) 247-9727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3168371 Contact Type:Complaint Source:Consumer TCS? N

Comments: Forced place insurance and foreclosure. Would not respond. Sent checks back. No accountability as to reinstatement of \$25,000 on a \$40,000 note. Have all documents to support. These people need to be arrested for what they are doing including the attorneys that represent them.

Created By: TLENTON Created Date: 07/16/03

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 07/15/03

Initial Contact: Phone Transaction Date: 01/27/03

Initial Response:

Product/Service: Other Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Avon Park State: FL Zip (b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range:

04/12/2006

LLYNCH



Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:<https://www.littonloan.com>

Phone: (800) 2479727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3165181 Contact Type:Complaint Source:Consumer TCS? N

Comments: For two years my family and many others around the country have been living a nightmare due to litton loans deceptive practices. Way too many problems to list here in 2000 characters, but currently they are saying I am behind on my mortgage payment and adding late charges to my account, when i have absolute proof that I am current. They also continue calling at all hours of the day even after i have told them not to. I was given an extension number of Joe Brisco who I was told would be able to get this straightened out and I have left several messages on his voice mail and he never returns my calls, but i still receive calls stating im late on my mortgage. please see yahoogroups.com stoplittonloannow for many other complaints around the country.

Created By: RBROWN1 Created Date: 07/15/03

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 07/14/03

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

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

City: Elkhart State: IN Zip:

Country: UNITED STATES

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

Age Range: 40 - 49

(b)(6)



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP owned by C-Bass of NY

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:www.littonloan.com

Phone: (800) 999-8501 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3156207 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer is calling to file a complaint against a mortgage lender named Litton Loan Servicing. Consumer states that his mortgage was just recently sold to this company. When the loan was sold to this company the consumer had paid for his insurance and his taxes. The company is sending the consumer letters stating that if he does not send them 4200.00 in 30 days then they will start foreclosing. The consumer has paid for insurance and taxes and that is what they are saying that he owes the money. Also they are reporting himn 120 days late on his credit report when they have only had the loan for 2 months.

Created By: KADAMS Created Date: 07/14/03

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 4,200.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 05/14/03

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Carson City

State: NV Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: (b)(6)

Home Number:

Email: na

Age Range: 50 - 59



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Dr.

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 9998501 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3155951 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer sent a complaint against Bank One and Litton Loan Servicing LLP. He states Bank One sold his loan to Litton without informing him and continued to send his mortgage payments to Bank One and without any notices of delinquency, litton had summons brought to him for foreclosure of the property. Litton and the consumer had no idea where the money was going. He states that Litton is being reported as delinquent on his credit report due to some payments that did not get properly credited last year. It is apparant that bank one had the wrong address for consumer and that there was no change of address on file, but it was corrected and two were transfers were were applied by Litton on 10/20/02 and 11/19/02. The letter from bank one indicates the original checks from February and March were stopped. The letter from bank one goes on to say that Litton confirmed all forclosure and late fees were waived. Consumer does not understand why it took over a year to to refund the money on 2 checks worth over \$2000.00. Consumer also states that on 04/24/2003 he recieved a Notice of intent to Acccelerate letter and was ordered to pay Litton \$10,697.12 or lose his home. Consumer contacted the company and was told to disregard the letter. Consumer asked for written confirmation, but has never recieved it. He also states that according to his credit report his home is still in foreclosure and he has been unable to refinance his home. He states they are losing approx \$250.00 per month in interest charges due to these problems. Consumer also states he sent letters to the company and they did not respond and that the person he spoke to was very rude.

Created By: DCRASE Created Date: 07/14/03

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 05/13/03

Initial Contact: Phone Transaction Date: 10/01/99

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

(b)(6)

City: Wisconsin Rapids

State: WI Zip:

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Litton Loan Servicing, LLP

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:

Phone: (800) 247-9727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3137162 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer is complaining on Litton Loan Service. The consumer states that back in 1999 he obtained a loan for \$31,000.00 (through a different lender) and they sold it to the company. The company upped the price to \$42,358.06. The consumer does not understand why the price has went up.

Created By: CSHORT Created Date: 07/08/03

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date: 07/08/03

Initial Contact: Unknown Transaction Date: 07/08/03

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: Rule / Other

Law Violation: Other (Note the Violation in the Comment Field)

Consumer

Complaining

Company/Org.: (b)(6)

Last name: (b)(6)

Address: (b)(6)

City: Oklahoma City State: OK Zip: (b)(6)

Country: UNITED STATES

Work phone (b)(6) Ext:

Fax Number: (b)(6)

Home Number: (b)(6)

Email:

Age Range: 70 - 79



04/12/2006

LLYNCH

Company

Company: Litton Loan Service

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: (713) 9609676 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3132671 Contact Type:Complaint Source:Congress TCS? N

Comments:

Created By: DMCCRACKEN Created Date: 07/07/03

Updated By: DMCCRACKEN Updated Date: 07/11/03

Org Name: Office of the Secretary

Amt Requested:

Amt Paid: Payment Method:

Initial Response:

Product/Service: Mortgage Lender
Creditor Debt Collection

Statute/Rule:

Law Violation: Uses obscene, profane or otherwise abusive language

Consumer

Complaining
Company/Org.:

Last name:

Address:

City: Arcadia

State: CA Zip

Country: UNITED STATES

Work phone ()

Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

(b)(6)

(b)(6)



04/12/2006

LLYNCH

Company

Company: Litton Loan Services

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: () Ext:

Company: Fairbanks Capital

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: () Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3130866 Contact Type:Complaint Source:Consumer TCS? N

Comments: Litton Loan acquired our loan from Alliance Funding out of Denver, CO. When we signed our loan papers it was stated that taxes and insurance would be paid out of escrow. The taxes have been paid but insurance has not. Our insurance agent was told that the account was for taxes only. But when I contacted them, they stated the following: "We have not received your policy information to date. Please have your agent fax a copy to 713-960-8767 or mail it to the Insurance Department at P.O. Box 4354 Houston, Texas 77210-4354. Contact Customer Service as regards to changing from a non-escrow account to an escrowed account. Please call your agent and remit payment to avoid cancellation of the policy. This information will be given to the insurance department account manager to research. You will be notified of the results." This was taken out of the email we received. So as of right now we have no insurance so we can expect Litton to notify us of this and try to enforce their own high priced insurance on us.
Someone really needs to look into the practices of this company. The information I have found out about them makes me real nervous about losing our home as have countless others. Someone needs to stop this company before any more people lose their homes because of corrupt business practices. Thank you.

Created By: JXHEINY Created Date: 07/03/03

Updated By: CIS1 Updated Date: 07/04/03

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 07/02/03

Initial Contact: Internet/E-mail Transaction Date: 06/25/03

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.:

(b)(6)

Last name:

Address:

City:

Griswold

State: IA Zip:

Country:

UNITED STATES

Work phone

()

Ext:

Fax Number:

()

Home Number:

(b)(6)

Email:

Age Range:

30 - 39

Company

Company: Litton Loan Servicing, LP

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:www.LittonLoan.com

Phone:

(800) 247-9727

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3130453 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer writes to file a complaint against Litton Loan Service which holds his mortgage. Consumer is reporting that the company claimed that he does not have fire insurance on his mortgage, so they obtained the insurance for him at a premium of \$3687.96. Consumer has sent them proof of insurance 3 times, but they still are trying to collect that money, which was taken from his escrow. No phone #s provided.

Created By: SBUSTER Created Date: 07/03/03

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 3,687.96

Amt Paid: 3,687.96 Payment Method: Other Payment Method (Note in Comments)

Agency Contact: Mail Complaint Date: 04/08/03

Initial Contact: Mail Transaction Date:

Initial Response:Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: Mastic Beach State: NY Zip:

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

(b)(6)



04/12/2006

LLYNCH

Company

Company: Litton Loan Service LP

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3126240 Contact Type:Complaint Source:Consumer TCS? N

Comments: Hello, I am having a discrepancy with my loan company. I closed on my home in April of 2002. I signed an adjustable note and an adjustable rate ride with a fixed rate for 3 years at 9.375, Then after that the interest rate goes to 6.0 for the next sit months. Six months later is goes to 7.370. then that final 310 months the adjustable rate goes back to 6.00, and it states that the interest rate should not exceed 6.00. First the loan officer was reading verbatim that same note and rider that I have. later she tells me that she has found and astronomical rate of something in the ballpark at 11.000 and an even higher figure. I have contacted the Title and appraisal company (Genevieve Title And Appraisal) and had them fax over that they had, they had the same figures that i have. The loan officer told me to fax both of these copies with a formal letter to them, witch i have done. the lady then told me that she would do some research on this matter. She then in formed me that the note and rider that i and the Title and Appraisal company could be wrong and that she might not honor both theses documents, witch are legal and binding according to my papers the i signed at closing and that the papers that Genevieve Title and Appraisal has. I have contacted other loan officers from other banks and they told me that my contracts are both legal and binding. please find it in you heart to look into this matter for my as i am a disabled war veteran and don't know where else to turn. The loan company is Litton Loan Servicing at 4828 Loop Central Dr. Houston, TX. 77081- telephone 1-800-247-9727, fax 1-713-960-9576. The number is 11107406 I can fax you both my paper work and Genevieve's paperwork thank you,

(b)(6)

Created By: TLENTON Created Date: 07/02/03

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 107,255.94

Amt Paid: 744.05 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 07/01/03

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

Initial Response:

Product/Service: Mortgage Lender



04/12/2006

LLYNCH

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: NEW PORTLAND

State: ME Zip:

(b)(6)

Country: UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: LITTON LOAN SERICES INC.

Address: 4828 LOOPS CENTRAL DR.

City: HOUSTON,

State: TX Zip: 77081-2226

Country: UNITED STATES

Email: UNKNOWN

URL:UNKNOWN

Phone: (1-800) 247-9727 Ext:

Company Representative

Rep Name: UNKNOWN, GLORIA

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3117609 Contact Type:Complaint Source:Consumer TCS? N

Comments: unethical, predatory lending. We lost our home due to these companies-we have proof of payments and they stopped our payments only to add ENORMOUS fees.

Created By: AHOWARD Created Date: 06/30/03

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 06/28/03

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Other Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Akron

State: OH Zip:

Country: UNITED STATES

Work phone: (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing, Temple Inland Mortgage, Bankers Trust

Address:

City:

State: TX Zip:

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3114429 Contact Type:Complaint Source:Consumer TCS? N

Comments: I was trying to refiance my house and Litton is the co. serving my loan. Three weeks into the process they started saying i was paying a month behind and they are reporting that and now i can't refinace my house.I have all my check stubs and i am not behind. they have over 200 dollars worth of late fees and they are killing my credit. I just want them to straighten this out. It has been over 2 months and i still can't get anything resolved. They won't help me or return my calls. What should I do???? Please help me!!!!

(b)(6)

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

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 695.00

Amt Paid: 695.00 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 06/26/03

Initial Contact: Mail Transaction Date: 11/01/00

Initial Response:

Product/Service: Finance Company Lending

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

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

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

Company

Company: Litton Loan Services

Address: 2848 loop dr.

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email: www.littonloan.com

URL:www.littonloan.com

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3099788 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer's mortgage was sold to Litton Loan Servicing in 2001. The consumer reports that she lost her job and got a couple of months behind on her mortgage. The consumer called Litton to work out an arrangement and a John Taylor told her that he could take her two payments over the phone. The money was taken out of the consumer's checking account. A couple of days later a man named Steve Jeter called her and stated that her home had gone into foreclosure on 06/19/2003. The consumer made two payments on 06/18/2003. The consumer was told that in order to stop foreclosure she would need to pay attorney fees and some other fees. The consumer was told that she would need to send them 5400.00 that day or her home would be foreclosed on. He said that they would not accept her regular monthly payment that was due. The consumer was not told what the fees were and the man told her that her intrest and fees are going up by the minute. The consumer does not under stand how here could be 4000.00 in fees.

Created By: EDUNIGAN Created Date: 06/24/03

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 5,400.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 06/19/03

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: East Providence

State: RI Zip:

Country: UNITED STATES

Work phone

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (866) 8752790

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3099668 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer reports that Litton Loan Servicing is claiming that the consumer is a month late on her payments. The consumer has paid everything on time, but the company is not acknowledging the payments. The company is not talking to the consumer anymore.

Created By: BRITZ Created Date: 06/24/03

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 1,100.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Mail

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Creditor Fails or Inaccurately Discloses How Balance Is Computed

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Torrence

State: CA Zip:

Country: UNITED STATES

Work phone: () Ext:

Fax Number: (b)(6)

Home Number:

Email:

Age Range: 50 - 59



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 4828 LOOP CENTRAL DR

City: HOUSTON

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727 Ext: 8866

Company Representative

Rep Name: Gallegos, Tovi

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3041411 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that his loan was sold to Solomn Bass. Consumer states that Litton Loan Servicing is the company that he uses to collect the loan payments. Consumer states that he paid his normal mortgage amount plus he paid off the arrearages on the forbearance in January of 2003. Consumer paid over \$3400. Consumer states that the account was placed in escrow. Consumer states that he received a statement in February showing that his account has not been paid. Consumer states that they placed the money to a different account. Consumer has a copy of the check showing it has been cashed. Consumer states that it is showing on his CR that he is still behind. Consumer states that the company will not return his ph calls.

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

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 3,400.00

Amt Paid: 3,400.00 Payment Method: Check (Personal)

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date:

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.: (b)(6)

Last name:

Address:

[Redacted address box]

(b)(6)

City: Virginia Beach State: VA Zip:

Country: UNITED STATES

Work phone () Ext:

Fax Number: () (b)(6)

Home Number: [Redacted]

Email:

Age Range:



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Servicing LP

Address: 5373 West Alabama STE 600

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:

Phone: (800) 9998501 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3033469 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer wrote the FTC a certified letter around 03/24/03. The complaint was about Litton Loan. The loan company bought the consumer's loan from a company that went bankrupt in 07/1999. The account was reported to the credit bureaus in 08/1999. The account was jointly held by the consumer and his spouse. The account was reported as 6 months delinquent by the creditor and the consumer has documentation to show that all payments were made in a timely fashion. The consumer was erratic in providing information and contradicted his own statements several times so further details were sketchy at best. The consumer believes that the company is trying to wrangle extra payments out of him. UPDATE - 6/2/03 - consumer has written the Federal Reserve and they referred him to the FTC to resolve his complaint. Consumer is not happy that the FTC does not do anything on individual complaints, and that the Fed Reserve told him we would. Explained how the FTC works, suggested the consumer call the Bar Association and get a number for legal aid. Consumer will do this. rfc

Created By: SFORBES Created Date: 06/02/03

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

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 5,000.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 03/24/03

Initial Response:Phone: 800/888

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act



04/12/2006

LLYNCH

number

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

Consumer

Complaining Company/Org.:

(b)(6)

Last name:

Address:

City:

Clinton

State: MD Zip:

(b)(6)

Country:

UNITED STATES

Work phone

()

Ext:

Fax Number:

()

Home Number:

(b)(6)

Email:

Age Range:

65 - 69

Company

Company: Litton Loan

Address: 5373 W Alabama Ste 600

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:

Phone:

(713) 9609676

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3020413 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer stated that had a loan with the company and the company sold the home and got all the money back. The consumer stated that the the company is reporting the property as foreclosed but has not being foreclosed. The consumer

Created By: NSERPAS Created Date: 05/29/03

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 04/29/03

Initial Response:Phone: 800/888

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA - Discloses Incomplete\Improper Credit File to Consumer

Consumer

Complaining Company/Org.:

(b)(6)

Last name:

Address:

(b)(6)

City: Ne Orleans State: LA Zip:

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Servicing

Address: 4828 Loop Center Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 247-9727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3019068 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that she had signed a contract on a loan that was picked up by Litton Loan regarding her mortgage. Consumer states that the contract says they will place homeowners insurance on their home should they not provide them with proof that they already have insurance. Consumer gave Litton Loan proof of insurance but the still added the homeowners insurance to their home. Consumer also requested information on the TILA .

Created By: BKEENE Created Date: 05/29/03

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 01/01/00

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Breach of Contract

Consumer

Complaining

Company/Org.: (b)(6)

Last name: (b)(6)

Address: (b)(6)

City: Blue Springs State: MO Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: (b)(6)

Home Number:

Email:

Age Range: 50 - 59



04/12/2006

LLYNCH

number

Company

Company: Litton Loan

Address:

City: Houston

State: TX Zip:

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 3009512 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer is complaining on Litton Services every since January 6th her mortgage transfered to Litton, have received harrassing phone calls, they say they havent received anything from consumer. The company doesn't want to resolve the issue. May 14 , sent a letter to resolve, still no response. Paid online for April's mortgage and applied to March instead. Recieved 12 letters from Litton Loan Services. Stating they want \$2,500. After the 16th of June they are stating she will own \$3,000. Refused to acknowledge the fax sent showing she has prove that FedEx did deliver to Litton her payment. Advised that she seek legal advice.

Created By: DMORRIS Created Date: 05/27/03
Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL
Amt Requested: .00
Amt Paid: .00 Payment Method: Unknown
Agency Contact: Phone Complaint Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Creditor Fails or Inaccurately Discloses How Balance Is Computed
Other Written Disclosure\Written Violations

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

City: Forestville State: MD Zip:

Country: UNITED STATES

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

Age Range: 30 - 39



04/12/2006

LLYNCH

Company

Company: Litton Loan Services

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2978581 Contact Type:Complaint Source:Consumer TCS? N

Comments: The date above is the date the company first told me there was any difficulty with my December 2002 loan payment. Prior to that, they told me my January and February payments had not been made, and they had. I also made the December payment. It was made by phone, and I have a confirmation number. The loan company says the bank reversed the payment for insufficient funds. There were sufficient funds. The bank says the loan company never submitted the payment I made to them. They have charged me late fees and reported me late to the credit bureaus. I have been trying to untangle this mess with them since January, when they first told me I had not made a payment which I had in fact made. My loan was transferred from Fremont to Litton in January. Litton is persisting in charging me late fees and reporting me late, which is ruining my credit, and making it impossible for me to refinance away from them. I did make a separate payment to them as they never collected on the original one, and I did it as soon as they told me they had not received that payment.

Created By: TLENTON Created Date: 05/12/03

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 1,762.70

Amt Paid: 1,762.70 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 05/10/03

Initial Contact: Phone Transaction Date: 03/13/03

Initial Response:

Product/Service: Other Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Benicia

State: CA Zip:

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Dr

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 999

Ext:

Company Representative

Rep Name: Litton, Larry

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2974342 Contact Type: Complaint Source: Consumer TCS? N

Comments: Loan (b)(6)

This company continues to place harrasement collection calls to my phone number. This mortgage account is not deliquent nor has any history of deliquency. The payment is made within the contractual agreement. And further states the account become deliquent on the 15 or business day after. A company representative calls every 1st week the month demanding payment of the mortgage when in fact the account is not deliquent.

Created By: TLENTON Created Date: 05/10/03

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 587.55

Amt Paid: 587.55 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 05/08/03

Initial Contact: Phone Transaction Date: 05/08/03

Initial Response:

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.: (b)(6)

Last name: Address: (b)(6)

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

Country: UNITED STATES

Work phone: () Ext:

Fax Number: () (b)(6)

Home Number: (b)(6)

Email: (b)(6)

Age Range: 65 - 69



04/12/2006

LLYNCH

Company

Company: Litton Loan Service, LP

Address: PO Box 4387

City: Houston

State: TX Zip: 77210

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727 Ext:

Company Representative

Rep Name: none, collection agent

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2961565 Contact Type:Complaint Source:Consumer TCS? N

Comments: litton loan service has accused me and my husband of not sending them 2yrs mortgage payment,when we have sent front and back copies of certified checks for the payments they say we have miss.we also tried to talk with them over and over again and they refuse to listen to us.we also had to hire a attorany to stop them from foreclosing on our home.we are right now going through another chapter 13 because of them.even the trustees offcie is confused as to what litton loan service is trying to do to us. we suspect predetory lending practice is taking place with the mortgage company.there are also 30 other people just to name a few that are going through the samething as us.can you please help us. thanks

Created By: NSHOUSE Created Date: 05/06/03

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 22,000.00

Amt Paid: 12,000.00 Payment Method:Cashier's Check

Agency Contact: Internet Complaint Date: 05/05/03

Initial Contact: Mail Transaction Date: 09/01/00

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: Credit Practices Rule

Law Violation: Other Credit Practices Violations

Consumer

Complaining Company/Org.:

(b)(6)

Last name:

Address:

City: rochester

State: NY Zip:

(b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: (b)(6)

Home Number:

Email:

Age Range: 30 - 39



04/12/2006

LLYNCH

Company

Company: Litton Loan Service

Address: 5373 west alabama suite 600

City: houston

State: TX Zip: 77056-5923

Country: UNITED STATES

Email:

URL:www.littonloanservice.com

Phone: (800) 247-9727 Ext:

Company Representative

Rep Name: hickman, kevin

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2960079 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer is asking about mortgage lending. The consumer wants to know who regulates mortgage lenders. The company transferred her mortgage to another company. The consumer now wants to file a complaint against Litton Loan Servicing. The consumer said the company was very rude and didn't help her. The consumer did bounce checks and was late on payments. The company was sending payment books with extra charges included. The consumer found that the company was wrong and they did correct the problem. The consumer threatened the company with a lawsuit and the company corrected the problem. UPDATE: 11/19/03 No new information.

Created By: CSICHTING Created Date: 05/06/03

Updated By: BCOLE Updated Date: 11/19/03

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Creditor Fails or Inaccurately Discloses How Balance Is Computed
Creditor Fails or Inaccurately Discloses Variable Rate\Other Creative Financing Terms

Consumer

Complaining Company/Org.:

Last name:

(b)(6)

Address:

(b)(6)

City: Bay Shore State: NY Zip:

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number:

(b)(6)

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 4828 LOOP CENTRAL DR

City: HOUSTON

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2951355 Contact Type:Complaint Source:Consumer TCS? N
 Comments: Letter was sent from the Federal Reserve System was sent to the FTC on behalf of the consumer. No complaint was sent.
 Created By: ASTRAUCH Created Date: 05/01/03
 Updated By: Updated Date:
 Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL
 Amt Requested:
 Amt Paid: Payment Method:
 Agency Contact: Phone Complaint Date:
 Initial Response:
 Product/Service:
 Statute/Rule:
 Law Violation:

Consumer

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

Company

Company: Litton Loan Servicing
 Address:
 City: State: NR Zip:
 Country: LOCATION NOT REPORTED
 Email: URL:
 Phone: () Ext:



04/12/2006

LLYNCH

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2945914 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer's mortgage was sold to the company and since the the first payment was made the company has been defrauding the consumer. His 1st payment was due by 06/06/00 and the company cashed the check on 06/05/03 and the company charged the consumer \$131.50 for a late fee. The consumer states that the company has been charging him late fees every month and the consumer is concerned about the copmpany's practives. The company has also not been applying the principal correctly.
Update 05/01/03 - Consumer mailed in copy of original complaint. (AH)

Created By: ASTRAUCH Created Date: 04/30/03

Updated By: AHOWARD Updated Date: 05/01/03

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

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

Initial Contact: Mail Transaction Date: 06/01/00

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.:

(b)(6)

Last name:

Address:

(b)(6)

City: Duluth

State: GA Zip:

Country: UNITED STATES

Work phone: () Ext:

Fax Number: () (b)(6)

Home Number:

Email:

Age Range:



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Servicing

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2939311 Contact Type:Complaint Source:Consumer TCS? N

Comments: My loan servicer almost blew the sale of my house. They said that it would take 7-10 days to collect my mortgage payoff information. They took that long so that they could keep my interest and cause me damages. Every day is more taxes that I have to pay on the property. Industry standard is 24 hours MAX. They are robbing us blind. Please do something!!!!

Created By: NSHOUSE Created Date: 04/28/03

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 165,000.00

Amt Paid: 20,000.00 Payment Method:

Agency Contact: Internet Complaint Date: 04/25/03

Initial Contact: Mail Transaction Date: 04/25/03

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: Credit Practices Rule

Law Violation: Other Credit Practices Violations

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Austin

State: TX Zip:

Country: UNITED STATES

Work phone: ()

Ext:

Fax Number: (b)(6)

Home Number:

Email:

Age Range: 30 - 39



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 5373 West Alabama suite 600

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:

Phone: (713) 5618281 Ext:

Company Representative

Rep Name: Wyatt, Chris

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2932876 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer writes to file a complaint against Litton Loan Servicing LP, a collection agency. Consumer writes complaining of consumer fraud, unlawful business practices, and unfair debt collection activities.

Created By: SBUSTER Created Date: 04/24/03

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 02/08/03

Initial Contact: Unknown Transaction Date:

Initial Response:Unknown

Product/Service: Third Party Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Portland

State: OR Zip:

Country: UNITED STATES

Work phone: ()

Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

(b)(6)



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: () Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2928533 Contact Type:Complaint Source:Consumer TCS? N

Comments: This loan servicing company has been servicing my loan since March, 2003. Statements don't reflect payment of March mortgage pmt. Pmt was sent Feb. 28 via Express Mail (tracking code EU931311373us) in form of USPS money orders. COMPANY'S CUSTOMER SERVICE LINE STATES OFFICES NOT OPEN AND TO CALL BACK LATER NO MATTER WHEN THE NUMBER IS CALLED. THERE IS NO WAY TO CONTACT THE COMPANY TO CLEAR UP THE MATTER. PLEASE HELP!

Created By: AHOWARD Created Date: 04/23/03
Updated By: Updated Date:
Org Name: PUBLIC USERS - CIS
Amt Requested: 1,608.00
Amt Paid: 1,608.00 Payment Method: Postal Money Order
Agency Contact: Internet Complaint Date: 04/22/03
Initial Contact: Mail Transaction Date: 04/18/03

Initial Response:
Product/Service: Other Lender
Statute/Rule: FTC Act Sec 5 (BCP)
Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.: (b)(6)
Last name:
Address:
City: Miami Beach State: FL Zip: (b)(6)
Country: UNITED STATES
Work phone: (b)(6)
Fax Number:
Home Number:
Email:
Age Range: 30 - 39



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 33139

Country: UNITED STATES

Email:

URL:www.littonloan.com

Phone: (713) 960-9676 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2925348 Contact Type:Complaint Source:Consumer TCS? N

Comments: I have tried atleast 3 time to receive payoff's for 3 of my clients accounts. 2 times they have pushed me off saying that they need more then 7 bus. days to process a payoff, and the last time I have gotten to talk to someone they said they didnt have the file in the system and to call back. Each phone call has a 1hr wait just to speak with someone. I have tried to reach a customer service manager but have only received voicemail's and busy signals. These payoffs are time sensative and I have given them the requested amount of time to issue the payoffs. Any help would be welcomed.

Created By: JXHEINY Created Date: 04/22/03

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 04/21/03

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Other Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Other Written Disclosure\Written Violations

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

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

Country: UNITED STATES

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

Age Range: 20 - 29



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing, LP

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:www.littonloan.com

Phone: (800) 2479727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2924224 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer bought a mortgage through Citibank. Citibank sold the account to Litton Loan Servicing. The company never received a complete credit history of the consumer. The consumer has sent certified letters and payment history and date the checks cleared. The company still placed the items on her credit report. The consumer doesn't feel its her fault that the company didn't talk with on another and it hurts her reports.

Created By: CSICHTING Created Date: 04/22/03

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 10/31/02

Initial Response:Phone: other

Product/Service: Mortgage Lender

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Provides Inaccurate Information
FCRA: CRA - Provides Inadequate Phone Help

Consumer

Complaining

Company/Org.:

Last name:

(b)(6)

Address:

City:

Las Vegas

State: NV Zip:

(b)(6)

Country:

UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Dr.

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (713) 9609676 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2910443 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer writes that he was overcharged through Litton Loan Servicing because of excessive fees. The consumer also writes that this institution has wrongfully reported information on his credit reports. The consumer was charged an extra \$131.50 for payment a day early. The consumer has mailed numerous complaints to Litton Loan Servicing, but has never received a written response.

Created By: RBROWN1 Created Date: 04/15/03

Updated By: RBROWN1 Updated Date: 04/15/03

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Mail Complaint Date: 01/28/03

Initial Contact: Unknown Transaction Date:

Initial Response:Mail

Product/Service: Mortgage Lender
Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act
Truth-In-Lending Act

Law Violation: Creditor Fails or Inaccurately Discloses Balloon Payments and/or Other Payments
FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

Complaining Company/Org.:

Last name:

Address:

(b)(6)

City: Duluth

State: GA Zip:

(b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number:

(b)(6)

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 4824 Loop Central Dr

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: () unknown Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2906152 Contact Type:Complaint Source:Consumer TCS? N

Comments: I spoke with a man on or about the end of February, 2003. He inquired about our house payments and I informed him that I would be sending them off the next Friday, which was the next day. He told me that would be fine. I was then contacted by Steve Jeter, who informed me that my home was in foreclosure proceedings and that I would need to see about doing a forbearance agreement with Litton Loan Servicing, L.P. He got me that totals and I told him that I could send him a down payment of \$650.00 which was due March 7, 2003. I was unable to come up with the last part of the money (\$216.) and called to inform him of this. He then told me I would have to speak with Judy Rocha. I called her that day, she did not return my call. So I waited a couple of days and called again, still no return. I finally spoke with someone in charge and she returned my call, but informed me that they could no longer enter into a forbearance agreement with me (this had not even been two wks at this time). I was just told this with no explanation as to why. I feel like these people have a racquet going as I went through this all of last year and went for months with no contacting me and now I am right back where I was. I went ahead and sent in my payments and was told last wk that they would be returned to me because the home was in foreclosure. And this is on a Home Equity Loan also. Any help or suggestions you could give would be appreciated

Created By: JXHEINY Created Date: 04/15/03

Updated By: JXHEINY Updated Date: 04/15/03

Org Name: PUBLIC USERS - CIS

Amt Requested: 650.00

Amt Paid: 650.00 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 04/14/03

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Third Party Debt Collection

Statute/Rule: Fair Debt Collection Practices Act



04/12/2006

LLYNCH

Law Violation: Falsely Represents Character, Amount, Status of Debt

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

(b)(6)

City: Mineral Wells

State: TX Zip:

Country: UNITED STATES

Work phone: ()

Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 30 - 39

Company

Company: Litton Loan Servicing, L.P.

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 76067

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2902931 Contact Type:Complaint Source:Consumer TCS? N

Comments: Litton is engaging in predatory lending and unfair business practices. Litton assumed our mortgage in 1999 and since has repeatedly attempted to force us into foreclosure using numerous deceptive tactics such as 1)not applying payments to our account 2)adding interest/finance charges that were not due 3)refused to accept payments telling us we were in foreclosure without giving prior written notice 4)failed to return phone calls 5)refused to answer questions regarding account status and hung up the phone in mid-conversation 6)refused to answer letters to explain/provide clarification of account information 7)falsely claimed we did not have insurance on the home and increased our monthly payments to pay for astronomical insurance charges we did not owe 8)falsely claimed we did not pay property tax in attempt to force non-judicial foreclosure within a 3 week period 9)pre-paid our property taxes that were not yet due then added charges to our account in attempt to force foreclosure 10)listed our home under 'foreclosures' in the newspaper when we were not in foreclosure 11)listed our home for sale via the internet and solicited bids on our home. In August 2002 we paid over \$53,000 including excessive legal fees to prevent judicial foreclosure and/or prevent incurring additional legal fees. Subsequent to closing, we were forced to pay an extra \$500 commissioner fees or were otherwise threatened with proceeding of the foreclosure. November 2002, Litton falsely claimed we had not paid our property taxes and initiated non-judicial foreclosure proceedings. Litton now has our home listed in the newspaper and on the internet as in non-judicial foreclosure and have refused to provide us with an accounting or valid explanation to substantiate the foreclosure. We have paid Litton via personal checks, bank checks and wire transfers. We learned homeowners around the country are reporting that Litton is actively engaging in these type of deceptive practices on a widespread basis.

Created By: NSHOUSE Created Date: 04/14/03

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 04/11/03

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act



04/12/2006

LLYNCH

Law Violation: Creditor Fails or Inaccurately Discloses
Default/Delinquency\Repossession Conditions

Consumer

Complaining
Company/Org.:

Last name:

(b)(6)

Address:

City:

Kailua-Kona

State: HI Zip:

(b)(6)

Country:

UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range:

40 - 49

Company

Company: Litton Loan Servicing, LLP

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:www.littonloan.com

Phone:

(800) 247-9727

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2900069 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states her mortgage is with the company. She has found that the company is directly taking her money out of her checking account when she writes them a check. The consumer states that the back of her statement informs her that her account will be debited automatically. She has been in contact with the company to get them to stop and they are abusive towards her and non responsive. The consumer feels that the company should not be able to take her money electronically if she does not give them permission. Consumer did not want to give her home number.

Created By: ASTRAUCH Created Date: 04/14/03

Updated By: ASTRAUCH Updated Date: 04/14/03

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date:

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: Rule / Other

Law Violation: Other (Note the Violation in the Comment Field)

Consumer

Complaining

Company/Org.:

Last name:

Address:

(b)(6)

City: Belpre

State: OH Zip:

(b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range: 70 - 79



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Service

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2899795 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer corresponded by mail The consumer sent a notice of Felony Violation to Judge James W Johnson Jr wanting Litton Loan Servicing LP,, the collection companies to cease and desist The collector failed to give written notice of the debt.

Created By: WFRIDAY Created Date: 04/11/03
Updated By: WFRIDAY Updated Date: 04/11/03

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL
Amt Requested: .00
Amt Paid: .00 Payment Method: Unknown
Agency Contact: Mail Complaint Date:

Initial Response:

Product/Service: Third Party Debt Collection

Statute/Rule: Fair Debt Collection Practices Act

Law Violation: Fails to Send Written Notice of Debt to Debtor

Consumer

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

City: Pell City State: AL Zip:

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

(b)(6)



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Dr.

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2899784 Contact Type:Complaint Source:Consumer TCS? N

Comments: In December of 2000, Litton forwarded to us a FORECLOSURE ACCELERATION LETTER, and demanded over \$2000.00, to stop this acceleration. Litton bought our loan in November of 2000. We sent them our first payment November 17, 2000. The other company had been paid the last payments for September and October of 2000. Litton said to me since I sent those payments to OCWEN (our initial mortgage bank) and OCWEN had not forwarded them to Litton, we received the Acceleration Letter and our first threat of foreclosure (only 2 months after they had purchased our loan). After a complaint to the Better Business Bureau, we finally started getting things in writing. We are in the final stages of our fifth (5th) loan modification agreement, they continue to agree with us to settle, then they add more money to the loan, deny their own agreement, refuse payments, and it starts all over. Our original loan was \$108,000.00, they have us now oweing them \$130,000+, and if we want to keep our home, we must settle by their demands.

Also, I have had verbal agreement, but they still refused payments.

This has been a nightmare for us. We had to file bankruptcy to save our home, and that still didn't work. Our credit is SHOT and we now have to give them more money and high interest.

Created By: AHOWARD Created Date: 04/11/03

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 2,910.00

Amt Paid: 2,910.00 Payment Method: Cashier's Check

Agency Contact: Internet Complaint Date: 04/10/03

Initial Contact: Mail Transaction Date: 11/07/99

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Albany

State: OR Zip:

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Litton Loan Servicing, LLP

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

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

Phone: (713) 960-9676 Ext:

Company Representative

Rep Name: McDermott, Chuck

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2899782 Contact Type:Complaint Source:Consumer TCS? N

Comments: Deceptive Practice, Predatory Lending, From (b)(6)
 ...researched Benton County, Oregon records, found Litton sold property to PLEDGED PROPERTY III, LLC, with address of: 4828 Loop Central Drive, Houston, TX 77081 (Litton's address) The "Special Warranty Deed" is signed by a: Robert Norrell, Senior Vice President, Litton Loan Servicing, LP Attorney-in-Fact What does "attorney-in-fact" stand for? ..our new loan modification agreement states between us, borrower, and CREDIT BASED ASSET SERVICING AND SECURIZATION LLP, as lender. Where did Litton go to? On bottom of this new agreement is: BY EXECUTION OF THIS MODIFICATION AGREEMENT "BORROWERS" HEREBY MEMORIALIZE THER EXPRESS AGREEMENT WITH AND STIPULATION OF THE "NEW PRINCIPAL AMOUNT" OF \$127,588.62 (original loan amount was \$103,000) AND HEREBY FURTHER EXPRESS AND STIPULATE THAT, BY THIS MODIFICATION AGREEMENT, SAID BORROWERS DO WAIVE ANY AND ALL RIGHTS AND/OR CLAIMS TO AN ACCOUNTING OF ANY KIND WHATSOEVER OF PAYMENTS AND CHARGES CREDITED OR ASSESSED TO THIS LOAN NUMBER (b)(6) WHICH PRECEDE THE DATE OF THIS LOAN MODIFICATION AGREEMENT....to be signed by C-BASS, LARRY LITTON JR. (b)(6)
 Rozanne

Created By: AHOWARD Created Date: 04/11/03

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 04/10/03

Initial Contact: Phone Transaction Date:

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

(b)(6)

Last name:

Address:

City:

Seaside

State: OR Zip:

(b)(6)

Country:

UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range:

50 - 59

Company

Company: Litton Loan Servicing, C-BASS, PLEDGED PROPERTY III, LLC,

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2899781 Contact Type:Complaint Source:Consumer TCS? N

Comments: Predatory Lending, Deceptive Practice: Example from (b)(6) CREDIT BASED ASSET SERVICING AND SECURIZATION LLP (C-BASS).. parent company to Litton. http://www.imn.org/2002/a357/spon.dhtml. http://www.c-bass.com/

C-BASS is a limited liability company capitalized by MGIC Investment Corporation (NYSE:MTG), Radian Group Inc. (NYSE:RDN), and C-BASS management. MGIC Investment Corporation, based in Milwaukee, WI, is the parent of Mortgage Guaranty Insurance Corporation (MGIC), and Radian Group Inc., based in Philadelphia, PA is the parent of Radian Guaranty Inc.

I might add that we just got another notice threatening us with a non-judicial foreclosure and the papers we received yesterday referenced: "Pooling and Servicing Agreement dated May 1, 2000, among Credit-Based Asset Servicing and Securitization LLC, Asset Backed Funding Corporation, Litton Loan Servicing LP and The Chase Manhattan Bank, C-BASS Mortgage Loan Asset-Backed Certificates Series 2000-CB2, without recourse". We have again had to secure legal assistance to deal with the non-judicial foreclosure they are now threatening by April 30, 2003. In February they threatened a non-judicial foreclosure while falsely claiming we had not paid property taxes. Our attorney handled the matter. I don't know what they are alleging this time but we've just handed it over to our legal counsel.

By the way, we just paid a large sum of money to avert a foreclosure in August 2002 and by November 2002 they were refusing our payment and again forcing foreclosure by telling us we had not paid our property taxes which was just nonsense. My advice is, whatever course of action you choose, with Litton (aka C-BASS) proceed cautiously and, if your nerves can handle it, stay in the fight. These people need to be exposed of their wrongdoings.

Regards,
(b)(6)

There are now over 20 of us with common complaints and hundreds of vacant houses representing those who have given up. Please help us fast.
Rozanne

Created By: AHOWARD Created Date: 04/11/03
Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS
Amt Requested:
Amt Paid: Payment Method:



04/12/2006

LLYNCH

Agency Contact: Internet Complaint Date: 04/10/03
Initial Contact: Phone Transaction Date:

Initial Response: Unknown
Product/Service: Mortgage Lender
Statute/Rule: FTC Act Sec 5 (BCP)
Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name:

(b)(6)

Address:

City:

Seaside

State: OR Zip:

(b)(6)

Country:

UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range:

50 - 59

Company

Company: Litton Loan Servicing LP, C-BASS

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2897749 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer had her HUD loan sold to Litton Loan Servicing LP. On her credit report, Litton reported that two payments were late on her mortgage. This information was reported incorrectly, Litton verbally promised that the error would be corrected. However, the status of her acct has not change.

Created By: GTURNIPSEED Created Date: 04/11/03

Updated By: GTURNIPSEED Updated Date: 04/11/03

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date:

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender
Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining

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

Address:

City: Rochester State: NY Zip:

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central Dr

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (1-800) 247-9727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2887601 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer stated that refinanced her mortgage with the first company Access One that did not escro the account. Later the account was sold to the next company Household Financial Services who as well did not escro the account, and finally Litton Loan Services which is not a mortgage company. The consumer sent a payment and has proof of it and the company is calling the consumer at home requesting for a payment. The consumer had a received a signed receipt from when the company received the payment. The consumer stated that the reason refinancing was for escro, but nothing happened.

Created By: NSERPAS Created Date: 04/09/03

Updated By: NSERPAS Updated Date: 04/09/03

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 1,258.00

Amt Paid: 1,258.00 Payment Method: Check (Personal)

Agency Contact: Phone Complaint Date:

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

Initial Response:Phone: 800/888

Product/Service: Creditor Debt Collection

Statute/Rule: Fair Debt Collection Practices Act

Law Violation: Collects Unauthorized Interest\Fees\Expenses

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Forestville State: MD Zip:

Country: UNITED STATES

Work phone () Ext:

Fax Number: (b)(6)

Home Number:

Email:

Age Range:



04/12/2006

LLYNCH

number

Company

Company: Household Financial Services

Address: P.O. Box 2393

City: Bradon

State: FL Zip: 33509-2393

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company: Litton Loan Servicing

Address: 4828 Loop Central Dr.

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727

Ext:

Company: ACCESS ONE

Address: 1954 Greenspring Dr Suite 503

City: Timonium

State: MD Zip: 21093

Country: UNITED STATES

Email:

URL:

Phone: (410) 2527179

Ext:

Company Representative

Associated Company

Company: Household Financial Services

Address: P.O. Box 2393

City: Bradon

State: FL Zip: 33509-2393

Country: UNITED STATES

Phone: ()

Ext:

Reason: Co-Venturer



04/12/2006

LLYNCH

Transaction

Ref No.: 2872004 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer writes that Litton Loan Servicing has been overcharging his mortgage account and reporting derogatory statements to the CRA's. The consumer writes that this institution has failed to credit him for the overcharges. The consumer has disputed these charges but has received no written responses. The charges vary in dollar amount.

Created By: RBROWN1 Created Date: 04/08/03

Updated By: RBROWN1 Updated Date: 04/08/03

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Mail Complaint Date:

Initial Contact: Mail Transaction Date: 06/06/00

Initial Response:Phone: other

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

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

Consumer

Complaining

Company/Org.: (b)(6)

Last name: [Redacted]

Address: [Redacted]

City: Duluth State: GA Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 4824 Loop Central Dr

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: () unknown Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2867139 Contact Type:Complaint Source:Consumer TCS? N

Comments: I am not sure if this is the right place to be but I would like to file a complaint against my mortgage company Litton Loan Servicing LP they are doing things fraudulantly by offering to modify our mortgage and them not take payments and then foreclose on them which is what they have done to me, can you help

Created By: NSHOUSE Created Date: 04/07/03

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

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

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: Credit Practices Rule

Law Violation: Other Credit Practices Violations

Consumer

Complaining Company/Org.:

(b)(6)

Last name:

Address:

City: lawrence State: MA Zip:

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number:

(b)(6)

Email:

Age Range: 30 - 39

(b)(6)



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:www.littonloan.com

Phone: (800) 247-9727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2863500 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer's mortgage company is mis-applying her payments and pushing her into foreclosure. This began when Litton Loan Servicing LP took over the loan from New Century in 07/1999. The company was not forthcoming as to whether or not they should be receiving payments. Around 10/1999 a paybook was sent and the consumer was told he was late. The consumer was pushed into foreclosure in 06/2000. The consumer paid double payments through the rest of the year to avert this. She also paid \$2900 in 02/2001. In 05/2001 the consumer got a month ahead in her payments and stayed that way for 17 months. During this time she kept getting statements stating they were behind on payments because they hadn't provided proof of insurance. There was no way to track what they were charging for. They pushed for foreclosure again on 02/14/2003. They do not now return the consumer's calls. There is no idea of the current outstanding amount.

Created By: SFORBES Created Date: 04/04/03

Updated By: SFORBES Updated Date: 04/04/03

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 07/19/99

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act



04/12/2006

LLYNCH

number

Law Violation: Creditor Fails or Inaccurately Discloses How Balance Is
Computed
Creditor Fails or Inaccurately Discloses
Default/Delinquency\Repossession Conditions

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Grand Junction

State: CO Zip:

Country: UNITED STATES

Work phone

(b)(6)

Ext:

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2863461 Contact Type:Complaint Source:Consumer TCS? N

Comments: I would like to request a moratorium on all Litton loan foreclosure proceedings until someone gets to the bottom of there lending practices. Litton purchased my mortgage in december of 2000, I was struggling at that time because of lack of employment and Litton wanted to sale my house. I managed to stop the first sale. Ive talked with several representatives from the company that stated they would be able to work with me by reinstating the loan by me making a down payment on the past due and agreeing to a repayment plan. They stated that they would pass the information on to there attorneys, and that the attorneys would send the agreement to me to sign. When I received mail from the attorneys, it stated that I had to pay the total past due which is totally differant from what the companies representative told me. Now they have my house set for sale on april 7th at 11:30am. I have since learned that there are many other consumers that have been dealt with unfairly by Litton loan servicing. I do not want to lose my home due to them making an verbal agreement to me but not honoring it, so please suspend all of there foreclosure proceedings until there lending and collection practices are investigated. thank you.

Created By: AHOWARD Created Date: 04/04/03

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

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

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act



04/12/2006

LLYNCH

Law Violation: Other Written Disclosure\Written Violations

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Greenwood

State: SC Zip:

Country: UNITED STATES

Work phone

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (713) 9609676 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2863456 Contact Type: Complaint Source: Consumer TCS? N

Comments: Wrong Form? Litton Loan Servicing took over servicing of my mortgage January 2001. Feb 2001 phoned and said I was \$10,000 behind. I said I would pay \$7500, plus regular monthly payments and after 6 months would add to my monthly payments until balance of \$10,00 paid off. Litton agreed, I sent the money as promised. 6 months later Litton Reps said there was no agreement, stated different amounts that I was behind. I request a moratorium on my foreclosure that has resulted. Litton is selling my property 4/4/03. This should be stopped because Litton has failed to apply \$800 that I paid them & I think has failed to report that \$800 as income to IRS, plus charged me late fees different from my original contract, has replied to my written requests with meaningless information and then stuffed meaningful replies into my files. They have stalled in replies to settlement negotiations in order to drive costs up. They conducted a sale on the courthouse steps in Feb 2003, and were unable to provide a buyer that was there any info on how to buy and now deny it ever happened. Have e-mailed my attorney about a settlement packet, but I have never gotten such a packet and now the sale is set for 4/4/03. I know of at least 10 others who have had the same problems with Litton. Furthermore there is something very fishy about the owner servicer relationship. I thought my contract was owned by Headlands who became Green... sold to PNC Mortgage who became Wash. Mutual who sent me to Litton BUT according to my county records, State Street Bank & Trust Company of Mass. has been owner of record all along.

Created By: AHOWARD Created Date: 04/04/03

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: 24,000.00 Payment Method: Check (Personal)

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

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Seaside

State: OR Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 50 - 59

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2863455 Contact Type:Complaint Source:Consumer TCS? N

Comments: Litton took over my mortgage from Ameriquest in Dec. 2002. Just prior we had been behind with Ameriquest but caught the payments up in November. We sent a payment for Dec. to Litton but they returned it saying we were in foreclosure. We sent them proof of the payments made to Ameriquest, several times since they kept saying they weren't getting them. We weren't sure what to do so we waited on sending Jan. payment. In Feb. we sent Dec. (again) and Jan. with a note telling them after they cashed the check we would send Feb. Again, they returned the check and said we were in foreclosure. We sent them Dec., Jan., Feb. and Mar. which they haven't cashed or returned to us and yesterday we received a summons stating we were being sued. We also tried to contact them numerous times. We would always get voice mail and left my husbands cell phone number for them to contact them because no one is at the home number during the day. Their working hours are the same as ours so we can't call them in the evening. We returned every call they left on our answering machine but never could get a live person to talk to.

Created By: AHOWARD Created Date: 04/04/03

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

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

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Nicoma Park

State: OK Zip:

Country: UNITED STATES

Work phone

Fax Number:

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Litton Loan Servicing

Address: P.O. Box 4387

City: Houston

State: TX Zip: 77210

Country: UNITED STATES

Email:

URL:www.littonloan.com

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2842482 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer paid up front a prepayment penalty of 11,925.00. The consumer agreed to paying that amt as part of the loan conditions. Consumers loan went into foreclosure and was informed to pay another 21,019.74 for prepayment penalty when the home went into foreclosure. Consumr was never informed of this when obtaining the loan.

Created By: DINGRAM Created Date: 03/27/03

Updated By: DINGRAM Updated Date: 03/27/03

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 21,019.74

Amt Paid: 21,019.74 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Portland

State: OR Zip:

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

(b)(6)



04/12/2006

LLYNCH

Company

Company: Litton Loan Serviceing

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:

Phone: (713) 9668959 Ext:

Company Representative

Rep Name: Litton, Larry

Title: owner

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2836186 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer was calling about her mortgage lender. He mortgage has been sold 3 times. The consumer states that the mortgage company, Household, misapplied her payment and it is now a delinquent status. She provided the payment history to the mortgage lender, Litton Loan Services. She has given the information to Litton but they hang up the consumer and are not willing to fix the situation.

Created By: CHARLAN Created Date: 03/25/03

Updated By: CHARLAN Updated Date: 03/25/03

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 24.42

Amt Paid: 24.42 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name:

Address:

City:

Rockhill

State: SC Zip:

Country:

UNITED STATES

Work phone

()

Ext:

Fax Number:

()

Home Number:

(b)(6)

Email:

Age Range:

20 - 29



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Services

Address: 4828 Loop Central Dr.

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:

Phone: (800) 9998501 Ext:

Company: Household Mortgage Services

Address: P.O. Box 2393

City: Brandon

State: FL Zip: 33509-2393

Country: UNITED STATES

Email:

URL:

Phone: (1800) 3337023 Ext:

Company Representative

Associated Company

Company: Litton Loan Services

Address: 4828 Loop Central Dr.

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Phone: (800) 9998501 Ext:

Reason: Affiliate



04/12/2006

LLYNCH

Transaction

Ref No.: 2796664 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer was trying to prevent their home from being sold. Therefore, they inquired by fax to the Lawyer's office about how much they owed on their mortgage. Litton Law Service sent out papers the next day that the house was about to be sold. The lawyer sent out information about the deed and not about the mortgage payment. The consumer followed up with a phone call and was told that the house was already sold and purchased by Litton Law Service themselves.

Created By: GTURNIPSEED Created Date: 03/12/03

Updated By: GTURNIPSEED Updated Date: 03/12/03

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date:

Initial Contact: Mail Transaction Date:

Initial Response:Phone: 800/888

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name:

(b)(6)

Address:

City: San Antonio State: TX Zip:

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Service

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2788046 Contact Type:Complaint Source:Consumer TCS? N

Comments: ON July 1, 2002, I authorized the company to debit my checking account for two mortgage payments, without late charges. The company applied one payment, paid late charges, and placed the difference into a suspense account. I corrected them on July 22, 2002, and they made the correct reversal to apply the payment as should be. On October 16, 2002 the company called me, asked for two payments, I authorized the company to debit my account for two payments. I later learned that the company made one payment (sept) and applied the difference to late charges. I attempted to pay the November payment prior to a late charge being assess and I was told that I owed for October. I checked my records, to verify that I had paid in October, however, a late charge had been assessed at this time. I contacted the company in December to make the November 2002 and December 2002 payments. I was told that the loan was in foreclosure for the October, Nove and Dec payments. I argued with management, collections, etc. I was told I needed to speak with the companies Attorney for reinstatement figures. I learned that the foreclosure was being handled by another branch of the parent company. I received reinstatement figures from the company directly. I forwarded a cashiers check, as agreed. The company again posted my funds as they choose, not standing on the agreement we had. I need direction as to how I can have my payments applied as requested. The company insist that they be paid late charges prior to payments. Another issue, the company paid taxes on the property in July 2002. I never received notification that they would be including the property taxes paid into the mortgage over a 12 month period. I hope you can assist in this matter, or refer me to the appropriate agency. Thanking you in advance.

(b)(6)

Created By: TLENTON Created Date: 03/07/03

Updated By: HBUCKMON Updated Date: 03/10/03

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

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

Initial Contact: Phone Transaction Date: 01/09/03

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.:

(b)(6)

Last name:

Address:

City:

Henderson

State: NV Zip:

(b)(6)

Country:

UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range:

50 - 59

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop central Drive

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:www.littonloan.com

Phone: (713) 9809676

Ext:

Company Representative

Rep Name: Blocker, Thomas

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2774363 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer filed bankruptpcy in 1999. The company does not collect the money for taxes under the consumer. The consumer is getting charged because the company refuses to collect the money she is giving.

Created By: WNAVAS Created Date: 03/04/03

Updated By: WNAVAS Updated Date: 03/04/03

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date:

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

(b)(6)

Last name:

Address:

(b)(6)

City: Harbor Creek State: PA Zip:

Country: UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39



04/12/2006

LLYNCH

Company

Company: Litton Loan Services

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2773976 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer's mortgage company was purchased by Litton and the consumer was notified after he sent a payment to the prior mortgage co. The current company has treated him for the payment. The company was rude and abusive and notified the credit bureau. In the past the consumer was current on the loan for 10 years.

Created By: WFRIDAY Created Date: 03/03/03

Updated By: WFRIDAY Updated Date: 03/03/03

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 514.18

Amt Paid: 514.18 Payment Method: Unknown

Agency Contact: Mail Complaint Date:

Initial Contact: Mail Transaction Date: 05/31/02

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

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

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2766460 Contact Type:Complaint Source:Consumer TCS? N

Comments: My mortgage loan with Wilmington Savings Fund Society (WSFS) in Wilmington Delaware, was sold to Litton Loan Servicing effective 3/1/02. Litton sent their notices to the condo address in DE, not to the correct address (as was given to Litton by WSFS). The condo tenant ignored certified mail notices Litton sent. It wasn't until my father (Ed Broadbent) went to check on the condominium & was given the certified mail slips from the post office did I know what was happening. Included in this unclaimed mail was the NOTICE OF DEFAULT & INTENT TO ACCELERATE. Subsequently, after much telephoning & writing I had to pay, over & above all the late fees incurred, an additional \$750.00 for them to reinstate the loan.

What I want is for Litton to refund the \$750.00, my attorney fees of \$450.00, additional late fees in the amount of \$148.30. I know that this is their modus operandi to obtain extra revenue from these transfers of loans.

When I received the letters from Litton via Mr. Broadbent, I sent the back payment & that check was returned to me with a letter saying it wasn't enough, & Litton proceeded with their process --foreclosure.

It wasn't until I engaged an attorney that the resolution was reached. This is a scam that Litton uses to bilk additional monies from the loans they buy. This cannot possibly be legal, if it is legal, there should be a public record of this unconscionable process.

Created By: CPHELPS Created Date: 02/27/03

Updated By: RCONDON Updated Date: 03/03/03

Org Name: PUBLIC USERS - CIS

Amt Requested: 1,348.00

Amt Paid: 1,348.00 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 02/26/03

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Boca Raton

State: FL Zip:

(b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Litton Loan Servicing, LP

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081-8820

Country: UNITED STATES

Email:

URL:

Phone: (800) 999

Ext:

Company Representative

Rep Name: Kilgore, Diane

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2737838 Contact Type:Complaint Source:Consumer TCS? N

Comments: I sent in a paper check for the amount of my mortgage payment (\$453.71). In looking online, I noticed that the check had been submitted electronically for \$543.71. That is an extra \$90 they have taken from my account. When I contacted them this morning, I got hung up on twice by a lady in their payment department who said they received the payment, and "What was the problem?" When I explained the problem, she hung up on me. When I called back and asked to speak to her supervisor and for her name, she hung up on me again. After spending more than an hour on the phone (long distance) with them, it became glaringly obvious that they had my money and didn't care about getting the issue resolved in a timely manner.

Created By: JXHEINY Created Date: 02/19/03

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 453.00

Amt Paid: 453.00 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 02/18/03

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name:

(b)(6)

Address:

City:

Crandall

State: TX Zip:

(b)(6)

Country:

UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range: 20 - 29



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:www.littonloan.com

Phone: (713) 9609676 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2736904 Contact Type:Complaint Source:Consumer TCS? N

Comments: My wife and I do not have the best credit. We are not a good loan risk. We have flustered and struggled to stay on our feet.

Litton Loan Lp bought our morgage a several years ago and have been confusing us ever since. We fell two months behind in our morgage payments in August of 2001. They defaulted our loan and returned our checks. I pleaded with them on the phone and they said they would "refinance" the loan at a lower interest rate.

For one year they did not except a morgage payment and in March of 2002 we recieved our new loan. The interest rate went from 9.5 to 8.5 and the loan went from 88,000 to over 100,000. We had no choice so we accepted.

They also cancelled our homeowners insurance policy and billed us for over 2,400. Four months later our morgage payments went up an additional 500 dollars a month. This was for the insurance. I faxed them copies of insurance that I paid on my own and I have not been reimbursed for that. I did however obtain a new insurance policy on my own (deluxe) and it is under 500 dollars a year.

I'm not saying I'm a great person, I just think these are reasons people stay in debt. Thank you for listening to my complaint and I hope you can help Litton Loan Lp become a better morgage company. I feel scared and helpless knowing someone has the power to take my home.

Thank you.
(b)(6)

Created By: RMCLAUGHLIN Created Date: 02/19/03
Updated By: Updated Date:
Org Name: PUBLIC USERS - CIS
Amt Requested: 100,000.00
Amt Paid: 100,000.00 Payment Method:
Agency Contact: Internet Complaint Date: 02/17/03
Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act



04/12/2006

LLYNCH

Law Violation: Creditor Fails or Inaccurately Discloses Refinancing Terms

Consumer

Complaining

Company/Org.:

(b)(6)

Last name:

Address:

City: Troy

State: NY Zip:

(b)(6)

Country: UNITED STATES

Work phone: ()

Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 30 - 39

Company

Company: Litton Loan Servicing Lp, a subsidiary of C-BASS

Address: 4828 Loop Central Dr.

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (866) 8752790

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2732646 Contact Type:Complaint Source:Consumer TCS? N

Comments: We fell behind on our mortgage payment. The begun foreclosure proceedings. From December, 2002 through February 2003 I have tried to contact litton in an effort of exploring an alternative to foreclosure as it is a service they offer. I have called Sheila Rosemond, several times unsuccessfully. Her message states a 48 hour call back time. In all three instances I have not received a call back from her. I have sent several letters to the loss mitigation division asking someone to please contact us, no response to any of our letters. We received a formatted letter on 1/7/03 asking us to fill out and submit the enclosed financial statement, but none was included. I have several letters with receipt confirmation asking someone to please call us so we could resolve as losing our home isn't something we want with no success. To date no communication from litton to us has occurred other than through form letters. No one has respond to any of our communications (voice or letters). We want someone to contact us so we can work this situation out. Left messages on 1/6, 1/7 1/10, 1/13, 1/20 and 2/3. Only connected with Sheila on 1/20 but call wasn't very fruitful. Letters sent on 12/6, 1/2, 1/9 and 1/14.

Created By: DBRAHLEK Created Date: 02/18/03

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 02/13/03

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

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.:

(b)(6)

Last name:

Address:

City:

Pasadena

State: CA Zip:

(b)(6)

Country:

UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range:

40 - 49

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop central Drive

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

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

Phone: (713) 9668844

Ext:

Company Representative

Rep Name: Brisco, Joe

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2725371 Contact Type:Complaint Source:Consumer TCS? N

Comments: Litton loan Servicing purchased my mortgage from another company in 5-2000, and they have been a nightmare since. They have lost numerous checks and have applied my checks wrong many times. The worst one that lead me to this complaint is I sent them a check for 1135.00 in 1-01 and one for 410.00 in 2000 neither of these checks were applied to my account. I have spoke the them on two other occasions about these checks and sent them the copies of the checks and was told it was taken care of. In August of 2002 I discovered this had not been fixed. I once again sent them copies of the cancelled checks at that time I was told that when their research department figured out where the checks had been posted they would credit them to my account. On 01-10-03 they found the 410.00 check and said they would have to write a check from the corporate account and apply it to my account. They still will not apply the 1135.00 check to my account. While all this has been going on for 2 years now they have sent me many letters threatening to foreclose and have been charging me numerous attorney fees and who knows what else. Something that you should know is that I filed chapter 13 and a portion of some payments were included in that I only have two payments left on the plan with the trustee and Litton Loan was paid off by the trustee for their portion in late 2002. I talked to them today 02-11-03 and was told again that when the research department finds out where they applied my check they will credit it to my account. Due to all this they continually show my account as behind by two months so when payments are sent to them they are applied to previous months so because this is an adjustable rate mortgage the payment amounts they show due compare to what I pay is always off. Therefor who knows what fees and penalties I am being charged for their error. I would really appreciate any help in this matter as I seem to be getting no where with this company. Thank You, (b)(6)

Created By: AHOWARD Created Date: 02/12/03

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 02/11/03

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Grand Junction

State: CO Zip:

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 20 - 29

Company

Company: Litton Loan Servicing

Address: P.O. Box 4528

City: Houston

State: TX Zip: 77210-4528

Country: UNITED STATES

Email:

URL:LittonLoan.com

Phone: (713) 960-9676 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2724451 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer paid their mortgage payment with Litton Loan Services, and their check was returned as ISF. When consumer contacted her bank, they did not know anything about such a check. Consumer found that they were trying to use the check as a debit draft. The company hangs up on the consumer every time she calls. It was found that they had entered the account number wrong and the company was advised of this. The company is calling and threatening foreclosure if the situation is not straightened out. The company called Sunday, February 9, 2003, and supposedly they were going to take care of the matter. Efforts to reach the company through their telephone system is very frustrating. The Attorney General's office put the consumer through to the financial section who could not help. Consumer was also referred to the Texas Banking System. Consumer has also contacted her state representative, who plans to write a letter for her. Household Finance, who sold the mortgage to Littone, also has offered to help. Consumer is mostly concerned that they are not being helped by government agencies, because they are taxpayers.

Created By: SGARNER Created Date: 02/12/03

Updated By: IREEVES Updated Date: 02/12/03

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 1,013.54

Amt Paid: 1,013.54 Payment Method: Check (Personal)

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 12/20/02

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

number

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.:

(b)(6)

Last name:

Address:

City:

Fredericksburg

State: VA Zip:

(b)(6)

Country:

UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Litton Loan Services

Address: 4828 Loop Central Dr.

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2723684 Contact Type:Complaint Source:Consumer TCS? N

Comments: about a year ago he had his mortgage w/First Fed Bank. He got behind due to an injury. The loan was sold to Litton Loan Servicing LP. He called the company and said that he would pay 1 month and then pay the rest when they got their tax return. He then found out they sent him to foreclosure and it cost \$3000. to get it straighten out. He is still having problems w/this company over everything.

Created By: DURICH Created Date: 02/12/03

Updated By: DURICH Updated Date: 02/12/03

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: 1,012.00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date:

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: Fair Credit Billing Act

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name:

Address:

City: Youngstown

State: OH Zip:

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number:

Email:

Age Range: 30 - 39

(b)(6)

(b)(6)

(b)(6)



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop central Drive

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2720161 Contact Type:Complaint Source:Consumer TCS? N

Comments: 2nd mortgage at 15.99%. She is trying to pay it off by sending extra pmts. The company places this in a " suspense balance". The company states that they are applying it to the interest. They will not send her a statement. Litton Loan Services

Created By: DURICH Created Date: 02/11/03

Updated By: DURICH Updated Date: 02/11/03

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: 160.00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date:

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

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

City: Pueblo West State: CO Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

Company

Company: Litton Loan Servcing LP

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: () Ext:

Company: Litton Loan Services

Address: 4828 Loop Central Dr.

City: Houston

State: TX Zip: 770812226

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2712036 Contact Type:Complaint Source:Consumer TCS? N

Comments: Litton Loan Service is a debt collection service. They bought my mortgage from Source One Mortgage. My house was allegedly sold at a foreclosure sale January 17th, 2003, while my property was in escrow. There is no recorded transfer of title and it is my understanding that no funds have been issued to the Litton to pay off my loan and there was no published recorded foreclosure sale date recorded. My Escrow company had been in contact with Litton Loan Service and Litton did not inform them of a date. My husband had been in contact with them and they did not inform him of a date. Our escrow was to close on January 31, 2003, but Litton refuses to except the funds from escrow, but yet they cannot prove the property was sold. As of yet no trust deeds have been filed. My husband has been served with notice to vacant, however this notice was not filed in the courts.

Created By: NSHOUSE Created Date: 02/07/03

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 02/06/03

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Third Party Debt Collection

Statute/Rule: Fair Debt Collection Practices Act



04/12/2006

LLYNCH

Law Violation: Falsely Represents Character, Amount, Status of Debt

Consumer

Complaining

Company/Org.:

Last name:

(b)(6)

Address:

City: Long Beach

State: CA Zip:

(b)(6)

Country: UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Litton Loan Service

Address: 4828 Loop Central Drive

City: Houston, TX 77081-2226

State: NR Zip: 77081-2226

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: (713) 960-9676 Ext:

Company Representative

Rep Name: Hodges, Joyce

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2701287 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer is trying to refinance a house and this company will not send the new finance company a payoff amt. Consumer has contacted the company and the new finance company has even contacted them and the company keeps sending the wrong payoff amt.

Created By: DINGRAM Created Date: 02/04/03

Updated By: DINGRAM Updated Date: 02/04/03

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Bothel

State: WA Zip:

(b)(6)

Country: UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39



04/12/2006

LLYNCH

Company

Company: Litton Loan Service LP

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (866) 8752790 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2661402 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer sent a letter stating that Litton Loans is reporting him as being late on his credit report. The company has stated that the consumer was five months late at one time. The consumer states that he has proof of his payments and proof that he has not been late.

Created By: TLENTON Created Date: 01/16/03

Updated By: TLENTON Updated Date: 01/16/03

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 01/16/03

Initial Contact: Phone Transaction Date: 10/29/02

Initial Response:Phone: 800/888

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Clinton

State: MD Zip:

Country: UNITED STATES

Work phone ()

Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:



04/12/2006

LLYNCH

number

Company

Company: Litton LoanServicing

Address: 5373 W Alabama Ste 600

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:

Phone: (713) 9609676 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2655739 Contact Type:Complaint Source:Consumer TCS? N

Comments: This co bought our mortgage from Conseco. Our Oct pymt was made & they are still charging us for it in addition to late fees. We have never paid late. I have sent bank statement three times via 2 faxes & 1 certified mail. I had rep at Conseco call Litton to verify my pymt was made. Litton says not satisfactory proof of payment. I gave them phone # to bank so they could call and verify. I sent them pymt history copy from Conseco and they're still not satisfied. In oct they told me there would be 60 day hold on my acct, ie, no late charges, phone calls or letters. They've charged me late fees, I've rec'd 9 collection letters & paid additional interest. I continue to make monthly pymt. They also put partial payments in a suspense acct instead of posting them (we previously paid twice a month to reduce interest. this suspense acct info was not in contract we signed. I don't know what else I can show them to prove my pymt. Tried calling attorneys & having hard time finding one who "works in this specific area of law"

Created By: RMCLAUGHLIN Created Date: 01/14/03

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 2,787.00

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 01/11/03

Initial Contact: Mail Transaction Date: 12/27/02

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act



04/12/2006

LLYNCH

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

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Acworth State: GA Zip:

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 30 - 39

Company

Company: Litton Loan Servicing, LP

Address: 4828 Loop Central Drive

City: Houston State: TX Zip: 77081

Country: UNITED STATES

Email: URL:

Phone: (800) 999-8501 Ext:

Company Representative

Rep Name: Sporn, Larry Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2654429 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer has a second mortgage with the company. The consumer sold her house. The title company requested the payoff amount. The company will not submit the payoff. The company said it would take 7 days. The mortgage was sold to another company. The consumer has contacted the state banking authorities.
Gave the state AG number
Gave the consumer the STATE BANKING AUTHORITIES phone number

Created By: WFRIDAY Created Date: 01/14/03

Updated By: WFRIDAY Updated Date: 01/14/03

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 01/13/02

Initial Response:Phone: other

Product/Service: Mortgage Lender

Statute/Rule: Rule / Other

Law Violation: Other (Note the Violation in the Comment Field)

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

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

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

Company

Company: Litton Loan Services

Address:

City: Houston

State: TX Zip:

Country: UNITED STATES

Email:

URL:

Phone: (800) 8889646 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2611495 Contact Type:Complaint Source:Consumer TCS? N

Comments: I called to make my normal monthly payment of \$587.20 which I pay every month, she refused to take my payment unless I would pay 1/2 of the \$3500. For the past 3-4 years, I have had nothing but trouble with Litton. They are not the original company that I contracted my loan with. When it was transferred, I made the exact same monthly payment as I had always made, then all of a sudden, they tell me that I'm delinquent 2 months. I have faxed, I have mailed, I have sent FED-EX, copies of every single cancelled check that shows my payments, but NOTHING is ever done to correct this situation. I get harrassing phone calls, I get threatening letters and today they refused to take my payment. This is ridiculous. I have never missed a payment on this loan and I am tired of fighting this huge company by myself, I am getting nowhere with them and they are ruining my life. Please help me. I can give you any paperwork that you need as well as documentation. Thank you.

Created By: DHARRIS Created Date: 12/26/02
Updated By: HBUCKMON Updated Date: 12/30/02
Org Name: PUBLIC USERS - CIS
Amt Requested: 3,500.00
Amt Paid: 587.20 Payment Method: Bank Account Debit
Agency Contact: Internet Complaint Date: 12/24/02
Initial Contact: Phone Transaction Date: 12/24/02

Initial Response:

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Gaithersburg

State: MD Zip:

(b)(6)

Country: UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (866) 8752790

Ext:

Company Representative

Rep Name: Gonzalez, Jelveeta

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2610468 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer reports that Litton Loan Service LP is putting on his credit report being 90 days late four times and discovered this on his report in December of 2001.

Created By: PELMORE Created Date: 12/26/02

Updated By: PELMORE Updated Date: 12/26/02

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Phone Complaint Date:

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

Initial Response:Phone: 800/888

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining Company/Org.: (b)(6)

Last name:

Address:

City: Cubberland State: MD Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Service LP

Address: P O Box 4528

City: Houston

State: TX Zip: 77210-4528

Country: UNITED STATES

Email:

URL:

Phone: (800) 9998501 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2597276 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer reports that Litton Loan Servicing charged her for an account that she had previously had with Ocwen. Ocwen sold the account to Chase Manhattan. The consumer has already paid the Ocwen account during a foreclosure and the consumer has the receipt to verify the transaction. The consumer refused to pay the charges to Chase Manhattan and now there loan servicing dept. with Litton Loan Servicing has put the consumer back in foreclosure and she had to pay alot of extra fees because of their mistake.

Created By: EDUNIGAN Created Date: 12/18/02

Updated By: EDUNIGAN Updated Date: 12/18/02

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 11,000.00

Amt Paid: 11,000.00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 04/01/02

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Fort Lauderdale State: FL Zip:

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 65 - 69



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Dr.

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2571497 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that Litton Loan has been reporting their mortgage as being late. The consumer states that they have never been late on this mortgage.

Created By: TLENTON Created Date: 12/06/02

Updated By: TLENTON Updated Date: 12/06/02

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date:

Initial Contact: In Person Transaction Date: 10/29/02

Initial Response: In Person

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Clinton

State: MD Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan

Address: 5373 W Alabama Ste 600

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:

Phone: (713) 9609676 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2559882 Contact Type:Complaint Source:Consumer TCS? N

Comments: Lost or misused mortgage payments, thereatened forclosures, undue late fee payments, false credit reporting; Litton used certified default notices as intimidation package, misplaced funds in non-existent escrow, predatory practices, general terrorization based on loosely organized and untrue facts.UPDATE: 01/30/03 Consumer has sent in copy of internet complaint with attachments describing their complaint in depth. Consumer also states they are waiting for a complaint #. (b)(6). The consumer's letter was forwarded by the Washington State Dept of Financial Institutions. The consumer provided written documentation for her previously filed complaint.*RBrown*
UPDATE (b)(6) The consumer responded by mail and sent a copy of a notice he mailed to Litton Loan. The copy stated one of the problems the company had was they would not call the consumer back

Created By: JBURGE Created Date: 12/02/02

Updated By: WFRIDAY Updated Date: 04/29/03

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Mail Complaint Date: 12/01/02

Initial Contact: Mail Transaction Date: 11/01/00

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

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

Company

Company: Litton Loan Services
Address: 5373 West Alabama
Suite 600
City: Houston State: TX Zip: 770556-592
Country: UNITED STATES
Email: URL:www.littonloan.com
Phone: (713) 960-9676 Ext:

Company Representative

Rep Name: Litton, Larry Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2542706 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer sent a copy of a letter he had written to Litton Loan Servicing LP that they no longer contact him regarding two mortgage loans. The consumer indicated the persons who call from the company are persistent, would not identify themselves and thought it was funny that he was upset at their calling; and when the consumer requested to speak to their supervisor, they hung up. The consumer indicated he had never incurred late charge on the loans, and he enclosed a receipt to show that the taxes had been paid. Evidently the company had purchased the loans from another bank, and the consumer advised them that it did not entitle them to treat him as a debtor in collection. Consumer did not give any information on a transaction date.

Created By: IREEVES Created Date: 11/22/02

Updated By: IREEVES Updated Date: 11/25/02

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date: 10/07/02

Initial Contact: Unknown Transaction Date:

Initial Response:Unknown

Product/Service: Other (Note in Comments)

Statute/Rule:

Law Violation:

Consumer

Complaining

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

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

Country: UNITED STATES

Work phone: () Ext:

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

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central Dr

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: () Unknown

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2534103 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer paid the consumer's mortgage payments 3 months in advance on 05/17/2002 and the consumer's payment was due on 05/27/2002. Consumer had delivered a check for \$3468.87 which was the 3 months. Citi has acknowledged receipt of the consumer's payment Consumer received a letter from the Litton Services stating that the company was taking over the Citi Mortgage and that the consumer needed to mail all payments to the company. Consumer called the Litton and told the company that the consumer had paid 3 months in advance. Consumer is receiving notices stating for the consumer to pay the consumer's bill. Consumer has called the company several times and showed the company proof of the consumer paying 3 months in advance and the consumer was told that the CITI did not forward the payments.

Created By: SGARNER Created Date: 11/19/02

Updated By: SGARNER Updated Date: 11/19/02

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 09/25/02

Initial Contact: Phone Transaction Date: 05/17/02

Initial Response:Phone: other

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

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

City: Oklahoma City State: OK Zip: (b)(6)

Country: UNITED STATES
Work phone: () Ext:

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

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Services

Address: Unknown

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Rep Name: Vanonnven, Bill

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2531301 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer states that he has a mortgage with this company. The consumer states that he makes all his payments. The consumer states that because of his race that this company is saying he is late and owes money.

Created By: AHOWARD Created Date: 11/18/02

Updated By: AHOWARD Updated Date: 11/18/02

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date: 11/24/99

Initial Contact: Mail Transaction Date:

Initial Response:Mail

Product/Service: Mortgage Lender

Statute/Rule: Equal Credit Opportunity Act

Law Violation: Discrimination by Race

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

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

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Services

Address: 4828 Loop Central Dr.

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2519533 Contact Type:Complaint Source:Consumer TCS? N

Comments: The mortgage lender is reporting a figure on my credit report that is not correct. Based on this I was given approval for a refinance loan. The mortgage company sent me a letter indicating I owe \$40,000.00 more than what is reported with a different late and amount due.

Created By: JXHEINY Created Date: 11/13/02

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: .00

Amt Paid: .00 Payment Method:Wire Transfer

Agency Contact: Internet Complaint Date: 11/07/02

Initial Contact: Mail Transaction Date:11/07/02

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining

Company/Org.:

Last name:

Address:

City:

Long Beach

State: CA Zip:

Country:

UNITED STATES

Work phone

Fax Number:

Home Number:

Email:

Age Range:

50 - 59

(b)(6)

(b)(6)

(b)(6)



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LUP

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email: www.littonloan.com

URL:

Phone: (713) 9668802 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2475036 Contact Type:Complaint Source:Consumer TCS? N

Comments: I paid Litton my full mortgage payment. They cashed the check on 10 October; payment was due 15 Oct. They repeatedly call me and send overdue notices saying I'm delinquent. They've cashed the check and are threatening adverse action. If they can't find that amount of money, they should be investigaged. Furthermore, I'm tired of the harrassment. Please help me and look into this company. My bank (USAA) and I have mailed them copies of the cashed check--this is still not good enough for them. What else can I do? I'm afraid they are going to mess with my unblemished credit. Thank you.

Created By: JXHEINY Created Date: 11/01/02

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 1,668.68

Amt Paid: 1,668.68 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 10/30/02

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Creditor Debt Collection

Statute/Rule: Fair Debt Collection Practices Act

Law Violation: Calls any person repeatedly or continuously

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Dumfries

State: VA Zip:

(b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:www.littonloan.com

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2472119 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that he had a mortgage with a company. The consumer states that he payed 3 payments 3 months in advance. The consumer states that right after he did this, the mortgage was sold over to Litton. The consumer states that Litton refuses to aknowledge these payments and states that the consumer owes them. The consumer has provided proof to Litton of payment but they refuse to cooperate.

Created By: AHOWARD Created Date: 10/31/02

Updated By: AHOWARD Updated Date: 10/31/02

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 3,468.87

Amt Paid: 3,468.87 Payment Method: Unknown

Agency Contact: Phone Complaint Date: 09/25/02

Initial Contact: Mail Transaction Date: 05/01/02

Initial Response:Mail

Product/Service: Mortgage Lender
Bank, National

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name:

Address:

City:

Country:

Work phone

Fax Number:

Home Number:

Email:

Age Range:

(b)(6)

(b)(6)

() Ext:
(b)(6)

(b)(6)



04/12/2006

LLYNCH

Company

Company: Litton Loan Services

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: () Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2458082 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer fell behind on their mortgage. The consumer tried to contact the company to work out plan to make up for the missed payment. The company did not try to work out a plan with the consumer. The consumer states that they are now behind in all of their payments because of the initial missed payment.

Created By: JKELLER Created Date: 10/28/02

Updated By: JKELLER Updated Date: 10/28/02

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: Rule / Other

Law Violation: Other (Note the Violation in the Comment Field)

Consumer

Complaining

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

City: Amite State: LA Zip: (b)(6)

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

Ext:

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central Dr

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (713) 9609676 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2435093 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer got a call from this company to enter into a program. Consumer entered the program for \$640.00 to bring the consumer's account current. Company reported the consumer 180 days late, but was never late. Consumer requested a statement on where the consumer's money is going and the company refused to give the consumer a statement. The company has been taking money out of the escro. Consumer does not have a work number or an e-mail address.
UPDATES: 11/1/2002: The consumer stated that when the loan was bought, the consumer is being punished twice for credit delinquency. The consumer is missing over \$2000 from his escrow account. The company claims that the consumer has been with the company since 1984. The consumer never gets statements. The consumer has contacted the BBB. The consumer believes that the company uses credit information to commit extortion. The company uses fancy terms that do not apply or are to vague as an explanation. JV
UPDATE: 11/18/2002 Consumer stated the the BBB in TX is going to remove the company from their listing. The consumer took the case to an attorney and verified that it was fradulent. The company worked for HUD and gave herself as "power of attorney" over the consumer's property. The consumer was told by an attorney that he would need to pay \$5000 in order to get his home back. The consuemr states that Solomon Brothers is being investigated already for consumer fraud.
ONS.
UPDATE: 12/20/2002 Consumer stated that the consumer's credit continues to be updated because Experian and Experian Scorex also ownes Litton Loan Servicing LP. The consumer had a delinquency on home in 3 of 1996. Company will not correct information. The consumer stated that there is a conflict of interest. They are also tied in with Salomon Brothers Reality in NYC. ONS. UPUdate: 12/26/2002 Company is acting as a government agency, but they are listed as third party collection agancy DMB Full

Created By: SGARNER Created Date: 10/21/02

Updated By: DBRAHLEK Updated Date: 12/26/02

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 640.00

Amt Paid: 2,000.00 Payment Method: Check (Personal)

Agency Contact: Phone Complaint Date:

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

Initial Response:Mail

Product/Service: Mortgage Lender
Third Party Debt Collection



04/12/2006

LLYNCH

Statute/Rule: Fair Debt Collection Practices Act
FTC Act Sec 5 (BCP)

Law Violation: Fails to Identify Self as Debt Collector
Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Tullare

State: CA Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central Dr

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email: URL:

Phone: (800) 2479727 Ext:

Company Representative

Rep Name: Connell, Noel

Title: Floor Supervisor

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2421796 Contact Type:Complaint Source:Consumer TCS? N

Comments: This ia a loan servicing company and has opened two records in our credit file, each for the original amount of the mortgage, \$130,000. After my wife lost her job, and this servicing company was unwilling to work with us on the debt, they foreclosed and the property was sold at a trustee sale. We no longer have a financial interest in the proerty, but the company continues to report the accounts as open. This is negatively impacting our credit score.

Created By: NSHOUSE Created Date: 10/17/02

Updated By: HBUCKMON Updated Date: 10/21/02

Org Name: PUBLIC USERS - CIS

Amt Requested: .00

Amt Paid: .00 Payment Method:

Agency Contact: Internet Complaint Date: 10/15/02

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Clancy

State: MT Zip:

Country: UNITED STATES

Work phone: (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 5373 W Alabama St

Ste 600

City: Houston

State: TX Zip: 77056-5998

Country: UNITED STATES

Email:

URL:

Phone: (713) 9609676 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2417776 Contact Type:Complaint Source:Consumer TCS? N

Comments: This Company took over my loan without my knowledge. I had the money in January of 2001 to bring the account current; but they would not accept the back payments unless I came up with \$2000 mor dollars within ONE DAYS Time to pay their lawyer. Had they let me send what I owed I would have been current, but they would not accept this. They have been sending me papers ever since that time to Foreclose on my property. My lawyer had me file Bankruptcy which I did not want to do; thus I paid the money I had to the Lawyer I had to hire. I do not feel they gave me a Fair Deal, at all. I really want to keep my home, but this whole ordeal has gotten out of hand, and I feel I was undermined. I am a widow, and was taking care of my bed ridden Mother. The court in Erie county said I could not work, then my Mom passed away in May, 2002. Now I'll never catch up, I haven't found a Good Job yet. I wish there was some way to help ME!

Created By: NSHOUSE Created Date: 10/16/02

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 5,000.00

Amt Paid: .00 Payment Method:

Agency Contact: Internet Complaint Date: 10/13/02

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

Initial Response:

Product/Service: Third Party Debt Collection

Statute/Rule: Fair Debt Collection Practices Act



04/12/2006

LLYNCH

Law Violation: Falsely Threatens Arrest, Seizure of Property

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Amherst

State: NY Zip:

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 50 - 59

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email: URL:www.littonloan.com

Phone: (713) 9609676 Ext:

Company Representative

Rep Name: Mitigation Dept., Loss

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2409092 Contact Type:Complaint Source:Consumer TCS? N

Comments: I am writing this complaint in order to bring attention to a terrible injustice that this company has brought my family. I am in utterly confused on how a loan servicing company can just take a way a families dreams and hope of any future.

Litton Loan Servicing has foreclosed on my home by forcing insurance premiums on the loan. in 200 and 2001 I had faxed information showing that I had insurance in force, then I spent 4 months in 2002 faxing insurance documents to Litton proving that I in fact had insurance in force for the year 2000, 2001 and 2002. In April I received a letter from Littons Insurance division stating that I did not owe for the forced insurance. But because the loan had showed over \$12,000 due, they had started the foreclosure process in January of 2002. By the time the Insurance department got their act together it was to late. Litton forclosed on my home. This should of never happened. I had insurance in force for the periods that they were charging me for. Because the Insurance department took 4 months to acknowledge my faxed information I have lost my house.

The above is a brief discription of what has happened. I also have a document that has a time line, phone calls, name of employees that I spoke to. I would be happy to provide this information if necessary.

I have lost a \$450,000 home by foreclosure. We have suffered emotionally, physically. Our marriage has suffered damage that may not be repaired. I would like any guidance that you may offer.

Thank you

(b)(6)

Created By: MGARMAN Created Date: 10/11/02
Updated By: HBUCKMON Updated Date: 10/16/02
Org Name: PUBLIC USERS - CIS
Amt Requested: 279,000.00
Amt Paid: .00 Payment Method: Check (Personal)
Agency Contact: Internet Complaint Date: 10/10/02
Initial Contact: Unknown Transaction Date: 10/10/02

Initial Response:

Product/Service: Mortgage Lender



04/12/2006

LLYNCH

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.:

Last name:

Address:

City:

(b)(6)

Pine

State: CO Zip:

Country:

UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range:

40 - 49

Company

Company: Litton Loan Servicing

Address: 5373 West Alabama

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:

Phone: (713) 9609676

Ext:

Company Representative

Rep Name: Freeman, Sheldon

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2402273 Contact Type:Complaint Source:Consumer TCS? N

Comments: After clearing a repayment plan for prior foreclosure , Litto has continued what we consider predatory mortgage practices as described by our attorney. Litton claims that we owed them \$5290 and our records clearly indicate the account is up to date. The harrassment via recordings, certified and other type of mailings is constant and when we try to call back and discuss this matter, we either get treated poorly or they transfer us to "someone's" voice mail from which we do not get return phone calls. They are presently holding over \$4,000 in scrow overage which they are refusing to return to us.
All the correspondence we get from Litton ignores our position that the mortgage is up to date. We do not appreciate this kind of treatment as US citizens and human beings.
Thank for your consideration.

Created By: CPHELPS Created Date: 10/09/02
Updated By: HBUCKMON Updated Date: 10/10/02
Org Name: PUBLIC USERS - CIS
Amt Requested: 5,290.00
Amt Paid: 2,580.00 Payment Method: Bank Account Debit
Agency Contact: Internet Complaint Date: 10/05/02
Initial Contact: Mail Transaction Date: 09/26/02

Initial Response:

Product/Service: Other Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.:

Last name:

(b)(6)

Address:

City:

Miami

State: FL Zip:

(b)(6)

Country:

UNITED STATES

Work phone

(b)(6)

Ext:

Fax Number:

Home Number:

Email:

Age Range:

40 - 49

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:www.littonloan.com

Phone:

(713) 9609676

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2391893 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that he has a loan servicing department that has him on a bad debt with a daughter from a previous marriage. He states that the house was repoed, and resold. He was never notified that it was behind, or that the daughter had filed for bankruptcy. He now has tarnished credit, and he states that he would have bought the property if they would have notified him of this situation. The name of the company is Litton Loan Servicing.

Created By: TLENTON Created Date: 10/07/02

Updated By: TLENTON Updated Date: 10/07/02

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 08/03/02

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

City: Mission Viejo State: CA Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 60 - 64



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Servicing

Address: 4828 LOOP CENTRAL DR

City: HOUSTON

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (713) 9609676 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2385342 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has a company reporting false information on her credit report. Informed of the dispute process and the website.

Created By: DBRAHLEK Created Date: 10/03/02

Updated By: DBRAHLEK Updated Date: 10/03/02

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 11/01/01

Initial Response:Phone: 800/888

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining

Company/Org.:

Last name:

Address:

City:

Elk Grove

State: CA Zip:

Country:

UNITED STATES

Work phone

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

(b)(6)

(b)(6)

(b)(6)

Ext:



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Servicing L.P.

Address: 4828 Loop Central DR

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 247-9727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2349864 Contact Type:Complaint Source:Consumer TCS? N

Comments: According to Section 6 of RESPA, there never should have been any late fees charged to my account. I have tried repeatedly to resolve the problem to no avail. As I continue to make my monthly payments within the grace period, Litton Loan subtracts a late fee, adds another late fee to the already standing late charges, and places the remainder of the payment into suspense. This causes my account to be in default every month. These monies are placed in suspense, because according to the company, I have not paid the full amount. Making the monthly payments are increasingly difficult, as they told me that they will no longer accept my payments unless I include the late fees. They are using fraudulent and predatory business practices with the intent only to foreclose. There is a substantial pre-payment penalty, and interest is 12%.

Created By: JXHEINY Created Date: 09/23/02

Updated By: JMOORE Updated Date: 09/24/02

Org Name: PUBLIC USERS - CIS

Amt Requested: 1,967.00

Amt Paid: 874.32 Payment Method: Telephone Bill

Agency Contact: Internet Complaint Date: 09/21/02

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Other Lender

Statute/Rule: Credit Practices Rule



04/12/2006

LLYNCH

Law Violation: Creditor Pyramids Late Charges

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Dearborn Heights

State: MI Zip:

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number:

Email:

Age Range: 30 - 39

Company

Company: Litton Loan Servicing, LP

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email: www.LittonLoan.com

URL:www.LittonLoan.com

Phone: (866) 8752790 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2295935 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has money owed to him from the consumers impound. The consumer was to get the money on 09/01/02. The company said that they had 30 business days not just 30 days and he did not know what he was talking about because he was not native to America. 5 reps said the money was not sent yet but a supervisor said it was but could not give a check number. The consumer believes the company is trying to keep the money.

Created By: DLUSK Created Date: 09/06/02

Updated By: JBLAND Updated Date: 09/10/02

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Phone Complaint Date: 09/06/02

Initial Contact: Unknown Transaction Date:

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name:

Address:

City:

Country:

Work phone:

Fax Number:

Home Number:

Email:

Age Range:

(b)(6)

Beaverton

UNITED STATES

(b)(6)

40 - 49

State: OR Zip:

(b)(6)



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central Dr

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2294317 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer is registering a complaint against his mortgage company, Litton Loan Servicing. The consumer states that the company lost of his monthly payments. The company found the check two months later and then cashed the check causing the consumer's bank acct to bounce. The consumer has tried to recover the funds from the company, but they refuse to work anything out.

Created By: WWHISNER Created Date: 09/06/02

Updated By: WWHISNER Updated Date: 09/06/02

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date: 08/15/02

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: Rule / Other

Law Violation: Other (Note the Violation in the Comment Field)

Consumer

Complaining Company/Org.:

Last name:

Address:

City:

Country:

Work phone

Fax Number:

Home Number:

Email:

Age Range:

(b)(6)

Carson City State: NV Zip:

UNITED STATES

(b)(6) Ext:

(b)(6)

40 - 49

(b)(6)



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Dr.

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2283274 Contact Type:Complaint Source:Consumer TCS? N

Comments: Litton Loan Services has been charging the consumer a daily simple interest loan \$17 per day. Consumer reports this was not in the agreement for the mortgage loan agreement. Consumer's mortgage loan was transferred from Bank One to Litton Loan Services. Consumer would maintain the current loan agreement with no changes except for the daily simple loan interest.

Created By: CCARLISLE Created Date: 08/30/02

Updated By: CCARLISLE Updated Date: 08/30/02

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date:

Initial Response:Phone: 800/888

Product/Service: Third Party Debt Collection

Statute/Rule: Fair Debt Collection Practices Act



04/12/2006

LLYNCH

number

Law Violation: Collects Unauthorized Interest\Fees\Expenses

Consumer

Complaining
Company/Org.:

(b)(6)

Last name:

Address:

City: Caseyville

State: IL Zip:

(b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

(b)(6)

Home Number:

Email:

Age Range:

Complaining
Company/Org.:

Last name: Not Provided

First:

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Litton Loan Services

Address: 5373 West Alabama Suite 600

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2269736 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that they have been a victim of race discrimination as pertaining to their treatment in the lending process by Litton Loan Servicing Company

Created By: NSHOUSE Created Date: 08/27/02

Updated By: NSHOUSE Updated Date: 08/27/02

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method:

Agency Contact: Mail Complaint Date: 06/03/02

Initial Contact: Unknown Transaction Date: 04/02/02

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: Equal Credit Opportunity Act

Law Violation: Discrimination by Race

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Montclair

State: NJ Zip:

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing Co.

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2268470 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that she is trying to pay off her mortgage with Litton Loan Servicing. Consumer states that she finally got a pay of \$1597 good until July 19. Consumer states that she sent it in. On August 18,2002 consumer states that she received a call from the collection agency stating that her payment was past due. Consumer states that she paid it off and was told that they did not know what to do with it so they kept it in a suspense account. Consumer was told that they would take care of it. Consumer states that she received a \$5 late charge stating that her payment is late. Consumer states that she was told that she owes an extra \$88. Consumer states that she sent it in and now the consumer is waiting to hear from them.

Created By: MRANDLE Created Date: 08/27/02

Updated By: MRANDLE Updated Date: 08/27/02

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 88.00

Amt Paid: 88.00 Payment Method: Cashier's Check

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 07/10/02

Initial Response:Phone: 800/888

Product/Service: Finance Company Lending

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

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

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

Country: UNITED STATES
Work phone: () Ext:

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

Age Range: 50 - 59



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Dr.

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727 Ext: 8070

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2251529 Contact Type:Complaint Source:Consumer TCS? N

Comments: Acct#(b)(6) This was included in a bankruptcy ch 7 filing in Aug 2000. The original loan was with a company named MLSC, which was included in the bankruptcy filing. Sometime after our filing the loan was sold to the above company. Our lawyer has contacted this company via telephone regarding the collection calls, billing statements that they have been mailing us, and the reporting to credit bureaus with notice of further collections. The bankruptcy has been discharged.

Created By: MGARMAN Created Date: 08/19/02

Updated By: JMOORE Updated Date: 08/20/02

Org Name: PUBLIC USERS - CIS

Amt Requested: 15,308.14

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Internet Complaint Date: 08/16/02

Initial Contact: Phone Transaction Date: 08/16/02

Initial Response:

Product/Service: Third Party Debt Collection

Statute/Rule: Fair Debt Collection Practices Act

Law Violation: Falsely Represents Character, Amount, Status of Debt

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Lake Park

State: GA Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address: PO Box 4528

City: Houston

State: TX Zip: 77210-4528

Country: UNITED STATES

Email:

URL:www.LittonLoan.com

Phone: (800) 9998501 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2211677 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer reports that Litton Loan Servicing Co. continues to report that the consumer has been late 3 times on the last 3 bills, which is incorrect. The consumer states she has spoken with the company regarding the issue, but the company will not work the problem out with her. The consumer states the inaccuracy is ruining her credit.

Created By: JXSMITH Created Date: 08/02/02

Updated By: JXSMITH Updated Date: 08/02/02

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Print Transaction Date: 12/01/00

Initial Response:Phone: other

Product/Service: Credit Information Furnishers

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

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

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

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

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 30 - 39



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing Co.

Address: 4828 Loop Central Dr

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:

Phone: (866) 8752790 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2201043 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer fell behind on a loan. Consumer was sent a notice of default. Countrywide sold the account to Litton Loan Servicing. The account is in reference to a home loan. The same people are handling the account with Litton Loan Servicing as Countrywide. Consumer cannot get through to the company. The house is being foreclosed on.

Created By: JWILLARD Created Date: 07/30/02

Updated By: JWILLARD Updated Date: 07/30/02

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 06/10/02

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

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

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing, L.P.

Address: 4828 Loop Central Dr

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (713) 9609676 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2166486 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer writes that Litton is reporting derogatory and erroneous information on her credit report. The consumer has never had a loan from this company. The consumer states that this company is reporting this information to all three credit bureaus.

Created By: AVONDERSAAR Created Date: 07/16/02

Updated By: AVONDERSAAR Updated Date: 07/16/02

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

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

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

Initial Response:Mail

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining

Company/Org.:

Last name:

Address:

City:

Country:

Work phone

Fax Number:

Home Number:

Email:

Age Range:

(b)(6)

Montclair

State: NJ Zip:

(b)(6)

UNITED STATES

()

Ext:

()

(b)(6)



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing Corporation

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2155789 Contact Type:Complaint Source:Consumer TCS? N

Comments: Ocwen Federal was our second mrtg.companay and sold our loan to Litton Loan with out informing us of this action. I have no idea when the transaction took place but in May I received a phone call from Litton Loan, Vivian, asking where our May payment was and she was put out when I said"I have no idea who you are and I am not sending any money with out a statement and a letter proving our loan had been sold to them, I had already sent the payment to Ocwen Federal and I told her that. Litton continued to call my house three and four times a day I never answered the calls because they would call while we were at work. I did answer and talk to them if they called at night whivh happened several times each time I would tell them what I originally told them, that I had sent the payment to Ocwen and I will not send a payment to someone who I have no idea who they are. Ocwen must have sent the payment to Litton because the calls stopped until June 18, 2002, Vivian called me asking where our June payment was, again I told her we had not received a statement for June from them, she informed me that it didn't matter I still had to make the payment even without a statement,I told her I will not do that and as soon as they get a statementto us I would send the payment,as of this date 7/10/02 I ha

Created By: AMAGEE Created Date: 07/11/02

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 07/10/02

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City:

Parma

State: OH Zip:

(b)(6)

Country:

UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range:

40 - 49

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central Dr

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email: www.LittonLoan.com

URL:www.LittonLoan.com

Phone: (800) 9998501

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2154629 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer is having problems with Litton Loan Services LP. The company is reporting that the consumer has a foreclosure on his credit report with them. The company bought the account from Source One which is now Citi Mortgage. Citi Mortgage sent the consumer a letter stating that his balance was paid in full in May 1999. Litton Loan Services is saying that they got the information in July 1999. The consumer was advised to send the a copy of the letter stating that he has no balance to the CRAs and Litton Loan Services certified mail.

Created By: BYOUNG Created Date: 07/11/02
Updated By: BYOUNG Updated Date: 07/11/02

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Phone Complaint Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining

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

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

Country: UNITED STATES
Work phone: () Ext:

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

Age Range: 65 - 69



04/12/2006

LLYNCH

Company

Company: Litton Loan Service LP

Address: 5373 W Alabama Ste 600

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2153492 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer's mortgage was purchased by a different company. The April payment was paid. The consumer contacted the mortgage co to pay his May mortgage payment The consumer was notified to send payment to the new company. The consumer contacted the new company told they told consumer not to send a payment until the welcome kit comes. Three weeks later the kit came. The payment coupon was inclosed. The day after the kit arrived the consumer got a late notice and late payment due. The consumer did not send the payment in because he wanted to dispute the late fees. The company said they would comply. Mid June the consumer received a notice of default with the intent to foreclose. June 22nd the consumer talked with a supervisor and agreed to make both payments over the phone and the late fees would be waived. The account was debited for two payments.
The next week the consumer received a notice the June payment did not post. The payment did not post because they did not waive the late fees of \$250.00. The balance of \$1900.00 is sitting in the suspense account waiting for the balance of the June payment to be made. The late fees were agreed to waived by five different employees. The later being a supervisor.

Created By: WFRIDAY Created Date: 07/11/02

Updated By: WFRIDAY Updated Date: 07/11/02

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 250.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 05/03/02

Initial Response:Phone: other

Product/Service: Mortgage Lender

Statute/Rule: Rule / Other



04/12/2006

LLYNCH

Law Violation: Other (Note the Violation in the Comment Field)

Consumer

Complaining

Company/Org.:

Last name:

Address:

City:

Walnut Creek

State: CA Zip:

Country:

UNITED STATES

Work phone

Fax Number:

Home Number:

Email:

Age Range:

30 - 39

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop central Drive

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:

Phone: (713) 9609676

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2146291 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has sent the consumer's loan company payments for the consumer's loan. Consumer has not paid the change because the consumer forgot to send the change. Consumer never was contacted for two years. Consumer got a letter and was told that the company never received a payment. Consumer called the company and the company sent the consumer's check back. The consumer had to send the company two new checks. The company never sent the consumer's check back like the company said that the company was going to do. The company cashed all of the checks and the consumer's checks bounced. Consumer called the company and told the company what the company did and the company refuses to fix what damagethe company did. Consumer does not have a work number.

Created By: SGARNER Created Date: 07/09/02

Updated By: SGARNER Updated Date: 07/09/02

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 485.00

Amt Paid: 1,500.00 Payment Method: Check (Personal)

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 07/01/02

Initial Response:Phone: other

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

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

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)
Email:

Age Range: 30 - 39



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 4828 LOOP CENTRAL DR

City: HOUSTON

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (713) 9609676 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2139053 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer had a debt with Satry Mortgage in the year of 2001. In October of 2001 the consumer recieved notice from Litton Loan Service's, a third party debt collector. The consumer called the company in April of 2002 and tried to set up a payment plan. The consumer was told that someone would contact him. On June 24, 2002 the consumer was told that he was being taken to court. The consumer called the companies attorney and left a message. The consumer did not recieve a response. The consumer called again on June 28, 2002 and talked to Linda Gilmore. The consumer was told by Miss Gilmore that a payment plan was being set up, and that she would have to get back to him. The consumer has tried several times to pay the debt. The consumer has the money to pay the company, but is being bounced from person to person. The consumer believes that the company does not want him to pay the debt, they just want to collect interest and late fees.

Created By: CPHILLIPS Created Date: 07/08/02

Updated By: CWALLACE Updated Date: 07/09/02

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

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

Initial Response:Phone: other

Product/Service: Third Party Debt Collection

Statute/Rule: Fair Debt Collection Practices Act



04/12/2006

LLYNCH

Law Violation: Fails to Send Written Notice of Debt to Debtor

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Sturgon Bay

State: WI Zip:

Country: UNITED STATES

Work phone: ()

Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Litton Loan Services

Address: 5373 West Alabama Suite 600

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2137171 Contact Type:Complaint Source:Consumer TCS? N

Comments: Litton Loan reported to credit bureaus I'd made late payment on a mortgage loan. I disputed the accuracy of their reporting. It's my belief Litton Loan committed violations of Sec. 623 of the Fair Credit Reporting Act by not properly investigating the dispute and not notifying the credit bureaus of the dispute. I've had many adverse consequences as a result of Litton's negligence.

Created By: JBLAND Created Date: 07/05/02

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 04/26/02

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

Law Violation: FCRA: CRA\Furnisher - Improperly Conducts Reinvestigation of Disputed Item

Consumer

Complaining Company/Org.:

Last name:

Address:

City:

Reno

State: NV Zip:

Country:

UNITED STATES

Work phone:

Fax Number:

Home Number:

Email:

Age Range:

40 - 49

(b)(6)



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing, Inc.

Address: 5373 West Alabama

Suite 600

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:www.littonloan.com

Phone: (800) 2479727

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2123719 Contact Type:Complaint Source:Consumer TCS? N

Comments: Litton loan servicing services the mortgage on my home. Since they started servicing my loan I have NEVER been late with a single monthly payment. I sold my home and was in the process of buying another when I found on my credit report Litton had reported me late as much as 180 days on several occassions. I have written Liton several times but they refuse to remove the incorect information from my credit profile. They do not even respond to my letters, I am totally ignored. I am in the process of obtaining copies of all cancelled checks will then send to Litton and all credit agency's. This is not right, someone MUST help the consumer.

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

Updated By: HBUCKMON Updated Date: 07/01/02

Org Name: PUBLIC USERS - CIS

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Internet Complaint Date: 06/26/02

Initial Contact: Unknown Transaction Date: 02/01/00

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining Company/Org.:

Last name:

(b)(6)

Address:

City: Calhoun

State: GA Zip:

(b)(6)

Country: UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop central Drive

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:

Phone: (713) 9609676 Ext:

Company Representative

Rep Name: Lerma, DeeAnne

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2122976 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer made a payment towards the consumer's mortgage. The consumer called to varify that the company received the payment. The company told the consumer that they had the payment but it would take time to fix the matter. They stated that the information should be fixed by Friday the 1st and the consumer agreed. The consumer still didn't have it fixed. The consumer called and was given the run around and then was told that it would take 60 more days. In the process the interest fees are still in effect.

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

Updated By: MMCKIM Updated Date: 06/27/02

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 62,000.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date: 06/18/02

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: Rule / Other

Law Violation: Other (Note the Violation in the Comment Field)

Consumer

Complaining

Company/Org.:

Last name:

Address:

City:

Homer

State: AL Zip:

Country:

UNITED STATES

Work phone

(b)(6)

Ext:

Fax Number:

Home Number:

Email:

Age Range:

40 - 49



04/12/2006

LLYNCH

Company

Company: Litton Loan Serving LP

Address: 4828 Loop Central Dr

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:Littonloan.com

Phone: (800) 2479727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2119987 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer has a problem with Linton Loan Services mortgage foreclosures. The consumer states that mortgage company has reported erroneous matters with her mortgage. They are harassing the consumer with letters and phone calls at work or home. The consumer is now filing a bankruptcy due to them not accepting their payments. Market value of home is 48000.00 Fair market was 28000.00. They way over estimated the house by appraisor. The consumer is going to find an attorney.

Created By: AROACH Created Date: 06/26/02

Updated By: AROACH Updated Date: 06/26/02

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Phone Complaint Date:

Initial Contact: In Person Transaction Date: 01/01/98

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Other Written Disclosure\Written Violations

Consumer

Complaining Company/Org.:

Last name:

(b)(6)

Address:

City: Bay Town

State: TX Zip: (b)(6)

Country: UNITED STATES

Work phone:

(b)(6)

Ext:

Fax Number:

Home Number:

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

number

Company

Company: Litton Loan & Mortgage

Address: 4828 Loop Central Dr

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (713) 9609676 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2042737 Contact Type:Complaint Source:Consumer TCS? N

Comments: Our motrgage had been brought by Litton. We were in foreclosure and Litton had no idea until we told them. We had constantly called them to try and set up a forbearance to bring our debt out of arrears. No one called us back until 6/5 and my house was scheduled to be sold on 6/4. Litton decided to call to let me know at this point that my loan had been sent to another representative. No one even mentioned the foreclosuere. Luckily we had the good since to file bankrupcy.

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

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: .00

Amt Paid: .00 Payment Method: Not Reported

Agency Contact: Internet Complaint Date: 06/05/02

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Third Party Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name: (b)(6)

Address: (b)(6)

City: Temple State: GA Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6)

Fax Number: (b)(6)

Home Number: (b)(6)

Email: (b)(6)

Age Range: 30 - 39



04/12/2006

LLYNCH

Company

Company: Litton LoanServicing

Address: 5373 W. Alabama
Ste. 600

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727 Ext:

Company Representative

Rep Name: Rosha, Judy

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 2013655 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer wrote that he has sold a promissory note to Litton Loan Servicing LP for \$77,532 and received a check for the same value. Since this time, the consumer learned that Litton did not fund the transaction and failed to disclose material terms of the agreement. The consumer believes this transaction to be null and void because the nature of the agreement wasn't disclosed at the time of purchase. The consumer wants to rescind the note.

Created By: ASULLIVAN Created Date: 05/24/02
Updated By: ASULLIVAN Updated Date: 05/24/02
Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL
Amt Requested: 77,532.00
Amt Paid: 77,532.00 Payment Method: Check (Not Classified)
Agency Contact: Mail Complaint Date: 02/18/02
Initial Contact: Unknown Transaction Date: 10/01/99

Initial Response:Unknown

Product/Service: Finance Company Lending

Statute/Rule: Truth-In-Lending Act

Law Violation: Other Written Disclosure\Written Violations

Consumer

Complaining
Company/Org.:

Last name:

(b)(6)

Address:

City: Country Club Hills

State: IL Zip:

(b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address: 5373 West Alabama, Suite 600

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1964389 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that The Credit Store, First Consumers National Bank, and Litton Loan Servicing are reporting inaccurate information to the credit bureaus. The consumer states that the accounts either aren't hers or that they are paid off. Consumer wants to know how to fix the problems and the errors.

Created By: CPHELPS Created Date: 05/08/02

Updated By: CPHELPS Updated Date: 05/08/02

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method:

Agency Contact: Mail Complaint Date: 01/07/02

Initial Contact: Unknown Transaction Date: 11/27/02

Initial Response:Unknown

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Fredricksburg

State: VA Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: First Consumers National Bank

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company: The Credit Store

Address: PO Box 5217

City: Sioux Falls State: SD Zip: 57107

Country: UNITED STATES

Email: URL:

Phone: () Ext:

Company: Litton Loan Servicing

Address: 5373 West Alabama

Suite 600

City: Houston State: TX Zip: 77056

Country: UNITED STATES

Email: URL:

Phone: () Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1945042 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer stated that she notified Litton Loan Services of a pending sale, on a mortgage that the loan company had. The consumer was informed by the sellers that the home was in foreclosure, but the mortgage company did not tell the consumer anything about the foreclosure. The consumer signed a contract with a buyer for the property. The consumer was informed that the home was foreclosed on. The consumer called the mortgage company and tried to get a straight answer, but no one would talk to her or would not keep an appointment with the consumer. The consumer was informed by the sellers that they were not notified of the foreclosure sale. The loan company will not sell the property to the buyers that the consumer has.

Created By: MGARMAN Created Date: 04/30/02

Updated By: MGARMAN Updated Date: 04/30/02

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date:

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

Initial Response: In Person

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

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

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

Country: UNITED STATES
Work phone: () Ext:

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

Email:
Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Services

Address: 4828 Loop Central Dr.

City: Houston

State: TX Zip: 770812226

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1899316 Contact Type:Complaint Source:Consumer TCS? N

Comments: I called to advise Litton loan about reporting adverse information to CRA. Mr. Covetz was informed that according the FCRA that a date of commencement should have been reported to the CRA within 90 days of reporting the adverse information. Litton is the third collection agent to own my loan and was unaware of the date of commencement or the law FCRA mandates. According to paperwork I have from the U.S. Department of Housing and Urban Development, the date of the oldest unpaid installment is March 01,1995. Litton Loan reported that payments were currently late by 180 days as of Oct. and Nov. of 2001. I called to inform LITTON LOAN that as of March 1, 2002 the current information is past 7 years from the commencement date and the entire file should be removed from the CRA and not reported on future dates. Since Litton was not aware of the LAWS I could not get a settlement of this matter. Thanks (b)(6) EF. ACCOUNT # FOR LITTON LOAN (b)(6)

Created By: FTUCKER Created Date: 04/08/02

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 04/08/02

Initial Contact: Mail Transaction Date: 04/08/02

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act



04/12/2006

LLYNCH

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

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: MESQUITE

State: TX Zip:

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Litton Loan

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Rep Name: Covetz, Ivan

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1897382 Contact Type:Complaint Source:Consumer TCS? N

Comments: Litton is a loan servicing agency that bought my loan from HUD about a year ago. This loan is a second lien on my principle mortgage. My monthly payment is \$88.75. I have, for years continually paid an additional \$11.25 / month making my total remittance \$100.00. This company continually says that I am in default when in fact I am way ahead in what I owe. They have, on a monthly basis continued to call me and harrass me and my wife. I have talked to at least 10 people in the company trying to explain that the 11.75 is in addition to my principle. They seem to be impervious to the facts. In addition they force me to prove to them that I have home owners insurance or they will add a \$78.00/month premium cost to my regular payment. I have shown them with (documentation)that they are the second lien holder and I am not required to provide them this information, but I do it every year anyway. This past week I decided to pay-off the loan and requested a "pay-off" number. They told me it would cost me \$30.00 and it would take 60 business days. Also, they contacted my Home owners insurance agency and told them that they were the primary holder of my mortgage. This is not true. Washington Mutual is my motgagor. I believe this company is running some type of scam to get extra money, via falsifying there claim as first lien holder to my mortgage and falsley applying there name to my home owners insurance. Also, why do I have to pay \$30.00 and wait so long just to see what I owe. Thank You (b)(6)

Created By: JBLAND Created Date: 04/08/02

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 02/27/02

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Irwin

State: PA Zip:

Country: UNITED STATES

Work phone

Fax Number:

Home Number:

Email:

Age Range: 50 - 59

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:www.LittonLoan.com

Phone: (800) 2479727

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1849761 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer was doing business through another mortgagage company and that company sold it to the current mortgagage company. This mortgagage company begin asking for October's payment, but the consumer had proof that he had already paid October's payment. When the consumer paid November's payment, the mortgagage company put that money to October's payment. When December came the consumer did not have a job, so he missed the payment for that month. But, he did make payments for the next two months. In January, one of the reps told him not to worry about the October payment because they had to send the information in to the research department and they would get back with him in 60 to 90 days. Later the consumer found out that his house was on forecloser. But this information is not from the mortgagage company itself. When the consumer talked to someone from the company and asked why is his house in forecloser over one missed payment, they told him that it was over three missed payments, in October, December, and they said that they sent February's payment back to him. The consumer said that he has the proof that the other company cashed the October payment. The company cannot prove that they sent the February check back to him. The consumer still has not recieved it. The consumer feels like he was cheated.

Created By: JCHEATHAM Created Date: 03/11/02
Updated By: JCHEATHAM Updated Date: 03/11/02

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Mail Complaint Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule:



04/12/2006

LLYNCH

Law Violation:

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Oakland

State: CA Zip:

(b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Litton Loan Services

Address: 4828 Loop Central Dr.

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email: URL:

Phone: (800) 2479727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1847185 Contact Type:Complaint Source:Consumer TCS? N

Comments: This company bought out her mortgage and they got a couple of months behind and she told them that she would pay it all in full to them with her tax check. The tax check came two days late and they would not accept their payment then. So, then she asked them to roll it over and they said they would send someone out to appraise the house. They then found out that the appraiser was not an actual appraiser. They interest in the mean time has been added on like crazy. The company now put the house up for sale and they bought it back. Now, the company is trying to tell them they have to leave right away and that she had to sign a paper stating that she will not sue them and she is not going to sign the papers. Then she wrote them in writing for her written payoff and they never would give it to her. Update 8-7-03 Consumer checking on status of report DG **UPDATE 04.13.05** Consumer called to check on status and give new mailing address. AMA

Created By: JWILLARD Created Date: 03/08/02
Updated By: AAMMONS Updated Date: 04/13/05

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Phone Complaint Date:

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name:

(b)(6)

Address:

City: New Springfield

State: OH Zip:

(b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number:

(b)(6)

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Servicing

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: (800) 2479727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1842033 Contact Type:Complaint Source:Consumer TCS? N

Comments: I took a loan from the Money store The day I signed the loan they told me the insurance I had on the place was fine .I made every payment. After about 2years they told me I needed flood insurance if I needed flood insurance why did they not tell me about it at the time I borrowed the money.I kept paying the payment of 314.87 they would call all day long harassing me and my wife .The money store turn the loan over to Homeq servicing corp I kept sending the payment of 314.87 after a while the started sending my payments back It took awhile to find out who had the loan neither company was straight about what was going on.Then Litton loan servicing was foreclosing on me.they made me give them just under 3000.00 then gave me a payment 376.00 that was to bring everything up to date. Then I was told I owed them a extra payment I payed that now I have a payment of 509.30 I can not refinance it because when I tried to the said it is in forcloser.Today I got my statement for taxes the forced me to pay 1503.28 dollars in haz.in. for one year The house is apraised at 38,000.00 I don't know what to do about it but it don't seam right.

Created By: HBUCKMON Created Date: 03/06/02

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 314.87

Amt Paid: 509.30 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 01/31/02

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Other Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: gilman

State: WI Zip:

(b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 40 - 49

Company

Company: Litton Loan Servicing LP

Address: 4828 Loop Central drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (1-800) 247-9727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1839883 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer stated that he has problems with mortgage lender. Consumer stated that he has received letter that mortgage lender is foreclosing on consumer's home. Consumer stated that he has paid creditor via his bank debit check card so he could track payments. Consumer stated that he would receive calls from creditor many times after 9PM. Consumer stated that he would have to have his bank fax payment verification to Litton Loan to prove that consumer was not in default or delinquent. Consumer stated that whenever he would call creditor, it was always difficult in reaching a supervisor. Consumer stated that he does not know why or understand why a financial lender would not have accurate records concerning his payment history. Consumer stated that it seemed like every month he or his wife would have to fax payment information to Litton Loan to confirm that payment was made. Consumer stated that he doesn't like the fact that he is charged a \$10 fee every time he does a check by phone. Consumer stated that he preferred to just use his debit check card which took money directly from his checking account.

Created By: HWHITNEY Created Date: 03/05/02
Updated By: HWHITNEY Updated Date: 03/05/02
Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL
Amt Requested:
Amt Paid: .00 Payment Method: Bank Account Debit
Agency Contact: Mail Complaint Date: 03/05/02
Initial Contact: Phone Transaction Date: 03/02/02
Initial Response:Phone: 800/888
Product/Service: Mortgage Lender
Statute/Rule: Credit Practices Rule



04/12/2006

LLYNCH

number

Law Violation: Creditor Pyramids Late Charges
Deception/Misrepresentation

Consumer

Complaining

Company/Org.:

(b)(6)

Last name:

Address:

City:

State: FL Zip:

Country: UNITED STATES

Work phone ()

Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Litton Loan Servicing, LP

Address: 5373 West Alabama

Suite 600

City: Houston

State: TX Zip: 77056-5923

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1832777 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer is having her loan being moved around for their convenience,
Sold loan to third party investor. They are not paying taxes. Threatened to forclose. She can not get them to close loan.

Created By: LAVE Created Date: 02/28/02

Updated By: LAVE Updated Date: 02/28/02

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Initial Response:

Product/Service: Bank Lending

Statute/Rule: Credit Practices Rule

Law Violation: Deception/Misrepresentation
Other Credit Practices Violations

Consumer

Complaining
Company/Org.:

Last name: (b)(6)

Address:

City: Douglassville State: GA Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 30 - 39

Company

Company: Litton Loan Servicing Co.

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:www.littonloan.com

Phone: () Ext:



04/12/2006

LLYNCH

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1829413 Contact Type:Complaint Source:Consumer TCS? N

Comments: We purchased our house in November 30th,1999. We made our first payment due to CMAL on Jan of 2000. We made a 2nd payment to them on Feb of 2000. We were notified that our mortgage was sold to MorEquity. They asked for the payment of Feb of 2000. I told the person on the phone it was already made to CMAL. They said that that was fine. Litton Loan bought our mortgage in June of 2000. They reported as being late 30 days on our loan 4 times (June-September of 2000.) We found out about this because we applied for credit and were turned down. We recently hired an attorney but Litton Loan never responded to any of his letters asking to correct this. He's recommending small claims court. We have copies of all payments made to all companies. Please help!

Created By: JMOORE Created Date: 02/26/02

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: .00

Amt Paid: .00 Payment Method:

Agency Contact: Internet Complaint Date: 01/23/02

Initial Contact: Unknown Transaction Date: 02/01/00

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

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

Country: UNITED STATES

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

Age Range: 30 - 39



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address: PO Box 4354 .

City: Houston

State: TX Zip: 77210

Country: UNITED STATES

Email:

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

Phone: (800) 247

Ext:

Company Representative

Rep Name: ?800,

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1826464 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has sent her mortgage company (Litton) her payment, which includes late fees, and they would not accept it. They stated that she didn't call to make payment arrangements, and she did;she left numerous messages. Trott & Trott also stated that when they received the check that they would send it back to her, which she was informed was done 2/19/02, but she hasn't received it yet. Now they are putting a foreclosure on her home on April 11, 2002.

Created By: TTHEKORI Created Date: 02/25/02

Updated By: TTHEKORI Updated Date: 02/25/02

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 884.18

Amt Paid: 1,096.55 Payment Method: Check (Personal)

Agency Contact: Phone Complaint Date:

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

Initial Response:Phone: other

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Creditor Fails or Inaccurately Discloses Default/Delinquency\Repossession Conditions

Consumer

Complaining Company/Org.:

Last name:

(b)(6)

Address:

City: Kalamazoo

State: MI Zip:

(b)(6)

Country: UNITED STATES

Work phone

(b)(6)

Ext:

Fax Number:

Home Number:

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address: P O Box 4528

City: Houston

State: TX Zip: 77210-4528

Country: UNITED STATES

Email:

URL:www.LittonLoan.com

Phone: (800) 2479727 Ext:

Company: Trott & Trott

Address: 30400 Telegraph Rd.

Suite 200

City: Binghamfarms

State: MI Zip: 48025

Country: UNITED STATES

Email:

URL:www.LittonLoan.com

Phone: (248) 6422515 Ext:

Company Representative

Associated Company

Company: Trott & Trott

Address: 30400 Telegraph Rd.

Suite 200

City: Binghamfarms

State: MI Zip: 48025

Country: UNITED STATES

Phone: (248) 6422515 Ext:

Reason: Affiliate



04/12/2006

LLYNCH

Transaction

Ref No.: 1819020 Contact Type:Complaint Source:Consumer TCS? N

Comments: aT THIS TIME WE ARE IN FORECLOSURE. INTIALLY i TRIED TO CONTACT THE MORTGAGE COMPANY FOR THREE MONTHS, WHEN i REALIZED THERE WAS A PROBLEM. tHEY NEVER TOOK THE TIME TO CALL ME. tHE ONLY LETTER OR CORRESPONDENSE THAT i ECIEVED WAS A JUDGEMENT FROM THEM. tHEY AT NO IME EVER CONTACTED US. i AM RUNNING OUT OF TIME, AND i DO NOT TO LOOSE MY HOME. iF THEY WOULD HAVE CONTACTED US THEN THEY WOULD HAVE BEEN MADE AWARE OF OUR SITUATION. wE HAVE A TEENAGE DAUGHTER THAT WAS VERY ILL. wE HAVE HAD MANY MEDICAL BILL FROM THAT. wE WERE FORCED TO USE OALL OF OUR RESOURCES TO GET HER THE HELP THAT SHE NEEDED. iF THERE IS ANYTHING THAT YOU COULD ADVISE ME TO DO PLEASE CONTACT ME AS SOON AS POSSIBLE. wE ALREADY HAVE A SALE DATE OF mARCH 13, 2002 AND I WOULD LIKE TO BE ABLE TO WORK SOMETHING OUT WITH THE MORTGAGE COMPANY.

Created By: HBUCKMON Created Date: 02/20/02

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: 4,089.00 Payment Method:

Agency Contact: Internet Complaint Date: 01/20/02

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

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

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

Country: UNITED STATES

Work phone: () Ext:

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

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 5373 West Alabama

Suite 600

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:

Phone: (713) 960-9676 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1812395 Contact Type:Complaint Source:Consumer TCS? N

Comments: I was with a morgage company called Kadilac then Clayton, I was in a forbearance plan. I lost my job so I qualify for this plan. There were several months I didn't pay morgage during that time, but I brought the house for 135,000, now I owe 40, 000 arrears and 134,000 for the pricipal. I have no idea where those high arrears came from, that would have been many years of not paying morgage...Recently I had to call the department of Hud to help me, because they put me in foreclosure, after the dept of hud contacted them they took me off. Now they are telling me they are going to put me in foreclosure again. Something is dead wrong here.

Created By: JBLAND Created Date: 02/14/02

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 01/16/02

Initial Contact: Mail Transaction Date: 01/20/01

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Ozone Park

State: NY Zip:

(b)(6)

Country: UNITED STATES

Work phone (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email: [www.littonloan](http://www.littonloan.com)

URL:[www.littonloan](http://www.littonloan.com)

Phone: (713) 966-8906 Ext:

Company Representative

Rep Name: Mills,

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1811789 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer was not credited the correct amount of money at closing of her mortgage. Since then her account was sold to another lender. The balance of her principal is still in dispute. Since then, she has fallen behind on her payments and they are reporting her to the credit bureau. She does not believe this is legal because she is disputing with them the balance of her principle.

Created By: EDUNIGAN Created Date: 02/13/02

Updated By: EDUNIGAN Updated Date: 02/13/02

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Mail Complaint Date:

Initial Contact: Unknown Transaction Date:

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: Fair Credit Reporting Act

Law Violation: Other (Note the Violation in the Comment Field)

Consumer

Complaining
Company/Org.:

(b)(6)

Last name:

Address:

City: Bay Shore State: NY Zip:

(b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number:

(
(b)(6)

Home Number:

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 247-9727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1799756 Contact Type:Complaint Source:Consumer TCS? N

Comments: FOR THE PAST FIVE YEARS THEY HAVE BEEN OVERCHARGING ME FOR LATE CHARGES. I WAS NEVER LATE ON MY MORTGAGE PAYMENTS SO THEREFORE I AM DISPUTING THE LATE CHARGE FEES THAT HAVE BEEN CHARGED AGAINST ME. THE FIRST LATE CHARGE THAT WAS CHARGED TO ME WAS 250.00 LATE CHARGES EVERY MONTH. I JUST REFINANCED MY HOUSE AND ONCE AGAIN THEY CHARGED ME ANOTHER LATE CHARGE OF 331.95 AS OF 12/18/2001 BILLING CYCLE. MY CLOSING DATE WAS 12/13/01 AND AT THAT TIME I ALSO CHANGED MORTGAGE COMPANIES BECAUSE THEY WERE NOT WILLING TO WORK WITH ME ON REFINANCEING. ALSO THEY WERE NOT PAYING MY TAXES ON MY HOME WHICH THEY DECIDED TO STOP THE TAX PAYMENT DURING MY CLOSING OF THE REFINANCEING OF MY HOME.

Created By: HBUCKMON Created Date: 02/07/02

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 1,843.15

Amt Paid: 755.60 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 01/14/02

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

Initial Response:

Product/Service: Other Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

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

Country: UNITED STATES

Work phone: (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 4828 LOOP CENTRAL DR

City: HOUSTON

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:WWW.LITTONLOAN.COM

Phone: () 800247

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1796426 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer called to say that she is having trouble with her 2nd Mtg lender She is paying extra money each month to be applied to the principal. She noticed that she was not receiving a statement and she went on-line to check her account. She noticed that the amount of her principal was not going down, extra principal pamounts were not being applied. She e-mailed them and was sent a form letter telling her to wait 60 days, so that a customer service rep could check into the request, customer called and spoke to a rep and was told the problem was taken care of. On 1/26/2002 she noticed that nothing had been applied to the principal, she spoke to another rep who told her that she now needed to talk to the bankruptcy dept, consumer never was able to get through to them - only got a voice mail, consumer left her name & # but no calls were returned. 2/6/2002 she spoke to "Marvin" who wha of no help either, he said there was \$49.79 that is sitting there not applied to anything, the MTG Co took \$21.44 saying that this was applied to late fees, although no late fees were never incurred. Marvin became very nasty when consumer said she was reporting the MTG Co to the FTC.

Created By: KCROSSON Created Date: 02/06/02

Updated By: KCROSSON Updated Date: 02/06/02

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method:

Agency Contact: Phone Complaint Date: 02/06/02

Initial Contact: Internet (Other) Transaction Date: 01/15/02

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

number

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City:

Waldorf

State: MD Zip:

Country:

UNITED STATES

Work phone

Fax Number:

Home Number:

Email:

Age Range:

40 - 49

Company

Company: Litton Loan Servicing LP

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: (800) 2479727

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1795632 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has been sending extra payments towards her loan account to reduce the balance. The mortgage lender is putting the money into a seperate account. Consumer told the lender to put it towards the balance and the lender is refusing. The lender told the consumer the reason for this is because the consumer filed bankruptcy in 2000. Consumer has paid everything on time.

Created By: DGROSSNICKLE Created Date: 02/06/02

Updated By: DGROSSNICKLE Updated Date: 02/06/02

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

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

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

Initial Response:Phone: other

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Creditor Fails or Inaccurately Discloses Taking of Security Interest

Consumer

Complaining

Company/Org.: (b)(6)

Last name: (b)(6)

Address: (b)(6)

City: Rotonda West State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 50 - 59



04/12/2006

LLYNCH

Company

Company: Litton Loan Services

Address: 4828 Loop Central Dr.

City: Houston

State: TX Zip: 77081-2226

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727 Ext:

Company Representative

Rep Name: Scurry, Dee

Title: Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1792801 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states the mortgage company is misapplying funds to another account. They will not tell her where the money is. She is paying extra on her mortgage payment each month (since Feb. 2001) and the extra is floating around somewhere called a Payment Miscellaneous Susp Account. She has paid approximately \$1000.00 that should've been applied to her principal. They have not applied the payments timely either. They cash the check and three days later apply the payment. She would like an explanation of where her money is. It is not earning interest. She is also losing out on the interest that is being accrued when the payments not applied. They have asked the money applied to the account in the amount and back dated for when it was received.

Created By: KDELLINGERSHAW Created Date: 02/05/02

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Mail Complaint Date: 10/15/01

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

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: Credit Practices Rule

Law Violation: Other Credit Practices Violations

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Rotonda West

State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: (b)(6)

Home Number:

Email:

Age Range: 50 - 59



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Services

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Rep Name: Scurry, Dee

Title: ext. 568

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1790672 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer stated that she feels as if she is being victim of over-billing. Consumer feels as though she is being given run-around. Consumer stated that her bank had undergone a name change several times, and in the process of the bank institution merging, her finance/mortgage papers were lost in shuffle. Consumer feels as though bank institution is not disclosing the actual total costs on her mortgage loans. Consumer aslo stated that she has copies of all her cancelled checks which prove that she has made all necessary payments. Consumer also took note of fact that everytime she made an inquiry about her account, she was told that the system is unavailable. Consumer would repeatedly ask for an itemized list of all her payments, each time consumer made request, she was told by the banking institution that that was not available. Consumer consistently asked for a break-down of the charges concerning her mortgage, when she felt that she had completed her mortgage payments. Banking institution would never fully explain banking fees and began sending consumer forclosure notices.

Created By: HWHITNEY Created Date: 02/04/02

Updated By: HWHITNEY Updated Date: 02/04/02

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 98.98

Amt Paid: .00 Payment Method: Check (Personal)

Agency Contact: Mail Complaint Date:

Initial Contact: Mail Transaction Date:

Initial Response:Phone: 800/888

Product/Service: Finance Company Lending

Statute/Rule: Fair Debt Collection Practices Act



04/12/2006

LLYNCH

number

Law Violation: TSR: Fail to disclose costs, restrictions, refund policy
Collects Unauthorized Interest\Fees\Expenses
FCRA: CRA\Furnisher - Fails to Reinvestigate Disputed
Information

Consumer

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

City: Richmond State: VA Zip:
Country: UNITED STATES
Work phone: (b)(6) Ext:
Fax Number: ()
Home Number: ()
Email:
Age Range:

Company

Company: Litton Loan Services LP
Address: 5373 Alabama
Suite 600
City: Houston State: TX Zip: 77056
Country: UNITED STATES
Email: URL:
Phone: (800) 247-9727 Ext:

Company Representative

Rep Name: Long, Mike Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1790051 Contact Type:Complaint Source:Consumer TCS? N

Comments: I responded to notice that they had purchased the note. Had a verbal agreement and was making payments on that agreement. I informed them of the agreements, and that i had been making payment within the thirty days allowed by the FAIR DEBT COLLECTIONS ACT 809 (B) (A) C-Bass ingored this act and did not respond and proceeded to foreclosure on that out standing amount. They have not allowed me to make any payments on that matter is worked out. It seems that the leagal cost are eating away at the equity I have in this home. and will make it impossible to get another loan or otherwise resolve this matter. Could you please advise of any Lawyers in this area that handel these types of cases. Thank you for your time in this matter

Created By: EJONES Created Date: 02/04/02

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 01/10/02

Initial Contact: Unknown Transaction Date: 12/28/00

Initial Response:

Product/Service: Third Party Debt Collection

Statute/Rule: Fair Debt Collection Practices Act

Law Violation: Falsely Represents Character, Amount, Status of Debt

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Daytona Beach State: FL Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing L.P.

Address: 5373 W. Alabama, Suite600

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email: 800-999-8501

URL:<http://www.C-Bass.com>

Phone: (800) 247-9727 Ext:

Company Representative

Rep Name: Guidry, Steven

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1780267 Contact Type:Complaint Source:Consumer TCS? N

Comments: Litton Loan Servicing LP. Had a home loan through Bank One, which sold loan to this contract. Got loan statement in mail, and by calculations, his interst should 626.52. He has a 10 day period on that. They stated that they got it and it was posted to his account. 58.87 did not come off the principal. They have not been taking this off of his principal since the loan was sold to the company, they haven't been taking it off.

Created By: DSULLIVAN Created Date: 01/24/02

Updated By: DSULLIVAN Updated Date: 01/24/02

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Phone Complaint Date: 01/24/02

Initial Contact: Phone Transaction Date: 10/04/01

Initial Response:Phone: other

Product/Service: Bank Lending

Statute/Rule: Truth-In-Lending Act

Law Violation: Collects Unauthorized Interest\Fees\Expenses

Consumer

Complaining

Company/Org.:

(b)(6)

Last name:

Address:

City: Chippewa Falls

State: WI Zip:

(b)(6)

Country: UNITED STATES

Work phone

()

Ext:

Fax Number:

()

Home Number:

(b)(6)

Email:

Age Range:

50 - 59



04/12/2006

LLYNCH

Company

Company: Litton Loan Service LP

Address: P O Box 4528

City: Houston

State: TX Zip: 77210-4528

Country: UNITED STATES

Email: unknown

URL:.littonloan.com

Phone: (800) 2479727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1777718 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that she has gotten behind on her mortgage payment. She made an oral agreement with the lending company to make payments on the property, but they are trying to bill her for more than they agreed on the phone. They have failed to disclose written information on the agreement that they agreed on. The are threatening to forclose on the house and have sent a man out to her house many times to look around the property. Consumer has been working with this company since November of 2000 and has been requesting the proper documentation sent to her since then. They refuse to give her the total of the loan, but expect payment.

Created By: ASULLIVAN Created Date: 01/22/02

Updated By: ASULLIVAN Updated Date: 01/22/02

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date:

Initial Response:Phone: other

Product/Service: Other Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Creditor Fails or Inaccurately Discloses
Default/Delinquency\Repossession Conditions
Other Written Disclosure\Written Violations

Consumer

Complaining

Company/Org.:

(b)(6)

Last name:

Address:

City: Plainview

State: TX Zip:

(b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number:

(b)(6)

Email:

Age Range: 30 - 39



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 4828 Loop Central Dr.

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 548-8665 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1777320 Contact Type:Complaint Source:Consumer TCS? N

Comments: consumer had a home loan through this company and was late on her payment once in the last two years but this company insists that she has been late 7 times in the last two years. The mortgage company reported these alleged 6 other late payments to her credit bureaus and now they wont take them off.

Created By: AHOWARD Created Date: 01/22/02

Updated By: AHOWARD Updated Date: 01/22/02

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Phone Complaint Date: 01/22/02

Initial Contact: Unknown Transaction Date: 01/01/00

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Creditor Fails or Inaccurately Discloses Default/Delinquency\Repossession Conditions

Consumer

Complaining Company/Org.:

Last name:

Address:

City: columbia

State: MD Zip:

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number:

Email:

Age Range: 40 - 49

(b)(6)

(b)(6)

(b)(6)



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1775087 Contact Type:Complaint Source:Consumer TCS? N

Comments: Manual Roldan is the owner of property, Litton Loan Servicing LP, not disclosing a past payment history, have sent several letters, included fee for the processing of 45.00 dollars, only one fee sent, many letters with many phone calls

Created By: JWILLARD Created Date: 01/17/02

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: 45.00 Payment Method:

Agency Contact: Phone Complaint Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule:

Law Violation:

Consumer

Complaining

Company/Org.:

Last name:

(b)(6)

Address:

City: San Antonio

State: TX Zip:

(b)(6)

Country: UNITED STATES

Work phone:

(b)(6)

Ext:

Fax Number:

Home Number: ()

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address: 5373 West Alabama, Suite 600

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:

Phone: (713) 9609676 Ext:

Company Representative

Rep Name: Parmley, Jennifer

Title: Customer Service Specialist

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1774691 Contact Type:Complaint Source:Consumer TCS? N

Comments: In Sept I was notified that I did not have house insurance and this was correct. I then proceeded to pay for this forced insurance for 1999-2000. At no time did my records match the amount of forced insurance I paid. When I requested proof of what was paid for this insurance I was sent proof of a 2 day policy for \$10 and for 25 Sep2001 thru 27 Sep 2001. After over paying approx 586.00, my bill did not reflect these monies and was sent a letter demanding an additional amount for Earthquake/flood insurance in the amount of \$1891.80. My bill also reflected this demand. After contacting the company was told that it was merely a request. The letter was clearly a demand. I also question now there right to enforce insurance for a year that had already passed and they did not respond for proof of where these monies went. In addition, their records sent to me still reflect a negative balance due, not the amount that really has been overpaid. I had to request in writing that they correct my records and that had not been accomplished. This Mortgage company I believe is at least in violation of unfair business practices by overcharging, unfair accounting and demanding of additional monies. If I had not realized that they cannot do this they would have recieved from me more than 2,300 unfairly.

Created By: JMOORE Created Date: 01/17/02

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 1,800.00

Amt Paid: 2,400.00 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 01/04/02

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Other (Note in Comments)

Statute/Rule:



04/12/2006

LLYNCH

Law Violation:

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Moreno Valley

State: CA Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range: 50 - 59

Company

Company: Litton Loan Service LP

Address: 4828 Loop Central Drive

City: Houston

State: TX Zip: 77081

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1766725 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer took out a loan on her house about three years ago to pay off some debts. The loan was with Bank One Financing. Consumer's loan subsequently, got very ill and was hospitalized. Consumer had insurance on the loan so they were suppose to pay the loan for two months but they did not. then the loan was sold to Litten. Litten sent a notice that payments were behind and they were going to foreclose. Consumer at this time had three different names and she really did not know who had her loan. When she got firm information about who had the loan, consumer did send the payments. She sent in Sept., Oct. and Nov.'s payment. When consumer sent in Dec's payment, the money was never processed. Now in Jan, a letter was received saying she was three mos behind. When consume confirmed with bank that payments were received, they sent back her Dec,, and Jan's payment. Now they have foreclosure on consumer.

Created By: JROLLINS Created Date: 01/08/02

Updated By: JROLLINS Updated Date: 01/08/02

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 90,000.00

Amt Paid: Payment Method:

Agency Contact: Phone Complaint Date: 02/07/02

Initial Contact: Phone Transaction Date: 01/01/19

Initial Response:Phone: other

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act



04/12/2006

LLYNCH

Law Violation: Creditor Fails or Inaccurately Discloses Default/Delinquency\Repossession Conditions Creditor Fails or Inaccurately Discloses Finance ChargeMethod of Computing Finance Charge/Annual Percentage Rate Creditor Fails or Inaccurately Discloses Refinancing Terms

Consumer

Complaining Company/Org.:

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

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

Country: UNITED STATES

Work phone () Ext:

Fax Number: (b)(6)

Home Number:

Email:

Age Range:

Company

Company: WELLS FARGO

Address: PO Box 29487

City: Phoenix State: AZ Zip: 85038

Country: UNITED STATES

Email: URL:

Phone: (800) 9555050 Ext:

Company: Litton Loan & Mortgage

Address: 5373 West Alablama

Suite 600

City: Houston State: TX Zip: 770056-592

Country: UNITED STATES

Email: URL:

Phone: (800) 2479727 Ext:



04/12/2006

LLYNCH

Company

Company: Bank One Financial Services, Inc

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company: Norwestern

Address: unk

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: (unk) Ext:

Company Representative

Associated Company

Company: WELLS FARGO

Address: PO Box 29487

City: Phoenix State: AZ Zip: 85038

Country: UNITED STATES

Phone: (800) 9555050 Ext:

Reason: Subsidiary

Company: Bank One Financial Services, Inc

Address:

City: State: Zip:

Country:

Phone: () Ext:

Reason: Subsidiary



04/12/2006

LLYNCH

Transaction

Ref No.: 1753010 Contact Type:Complaint Source:Consumer TCS? N

Comments: these charges concern a home loan payment. i have a copy of the check from the bank showing that the check was cashed. this co. will acknowlege the payment and repeted efforts to contact them since 1999 have been useless. they are now threatening with foreclosure. i am trying to settle this matter but as i said, communication with this company is next to impossible.

Created By: HBUCKMON Created Date: 12/27/01

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 1,652.00

Amt Paid: 532.00 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 12/18/01

Initial Contact: Mail Transaction Date: 11/30/99

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name:

Address:

City:

(b)(6)

State: AZ Zip:

(b)(6)

Country:

UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range:

50 - 59



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address: 5373 w. alabama
suite 600

City: houston

State: TX Zip: 77056-5923

Country: UNITED STATES

Email:

URL:www.littonloan.com

Phone: (800) 9998501 Ext:

Company Representative

Rep Name: norton, danny

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1752689 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer stated that he is having a problem with his mortgage company. They are stating that he is late every month on his payments and he has copies of the check to show that he made all his payments, He has been fighting it for the last few months now. Consumer stated that he is not getting anywhere with it.

Created By: CDOUGLAS Created Date: 12/27/01

Updated By: CDOUGLAS Updated Date: 12/27/01

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Phone Complaint Date: 12/27/01

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

Initial Response:Phone: other

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name:

Address:

(b)(6)

City: Casa Grand

State: AR Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

(b)(6)



04/12/2006

LLYNCH

Company

Company: Litton Loan

Address: 5373 West Alabama

Ste 600

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:

Phone: (713) 960-9676 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1725888 Contact Type:Complaint Source:Consumer TCS? N

Comments: She called about her motgage company. She said that she put her house on the market. She said that she said that she became delinquent. So she had to pay \$1600 a month. She said that the house was sold in August. She said that they didn't give the money to her escrow account. She said that she was in a special agreement with Washington Mutural. She said that she has been having trouble since she had to go with Litton Loan Services. She said that the company told her that she will be put into bankruptcy if she don't pay for the debt. She said that she don't know the debt and if she did she could sell her house.

Created By: MBATEMAN Created Date: 12/04/01

Updated By: MBATEMAN Updated Date: 12/04/01

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Phone Complaint Date: 12/04/01

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

Initial Response:Phone: other

Product/Service: Housing
Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name:

(b)(6)

Address:

City: Flagstaff

State: AZ Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: WASHINGTON MUTURAL

Address:

City:

State: NK Zip:

Country: UNKNOWN LOCATION

Email:

URL:

Phone: () Ext:

Company: Litton Loan Services

Address: 5373 West Alabama Suite 600

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:

Phone: (800) 9998501 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1657568 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer said that the loan company took over her bill and said she owe interest on her loan. Now the company is saying that the payment never came to their office. And she have all of her payment for her loan. The bill have been sent to a collection company for payment that has all ready been payed.

Created By: TMEKINS Created Date: 11/16/01

Updated By: TMEKINS Updated Date: 11/16/01

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Phone Complaint Date: 11/16/01

Initial Contact: Phone Transaction Date:

Initial Response:Phone: other

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name:

(b)(6)

Address:

City: Collage Park

State: GA Zip:

(b)(6)

Country: UNITED STATES

Work phone ()

Ext:

Fax Number: ()

Home Number:

(b)(6)

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Services

Address: 5373 West Alabama Suite 600

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:

Phone: (800) 9998501 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1657567 Contact Type:Complaint Source:Consumer TCS? N

Comments: LITTON LOAN SVC IS REPORTING ON MY EQUIFAX FILE THAT I have a mortgage past due in the amount of \$51,000. I do not own a own nor have I ever owed one.
THANK YOU, (b)(6)

Created By: JBLAND Created Date: 11/16/01

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 51.00

Amt Paid: .00 Payment Method:

Agency Contact: Internet Complaint Date: 11/16/01

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: FREDERICKSBURG State: VA Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 30 - 39



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 5373 WEST ALABAMA SUITE 600

City: HOUSTON , TX

State: VA Zip: 77056

Country: UNITED STATES

Email:

URL:WWW.LITTONLOANSCV.COM

Phone: () 800247

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1655910 Contact Type:Complaint Source:Consumer TCS? N
Comments: Disputes accuracy of credit report. Report states was 180 days late. She is disputing this.
Created By: LGROSS Created Date: 11/15/01
Updated By: LGROSS Updated Date: 11/15/01
Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL
Amt Requested:
Amt Paid: Payment Method:
Agency Contact: Phone Complaint Date:
Initial Contact: Mail Transaction Date:
Initial Response:Phone: other
Product/Service: Credit Bureaus
Statute/Rule: Fair Credit Reporting Act
Law Violation: FCRA: CRA\Furnisher - Provides Inaccurate Information

Consumer

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



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 5373 West Alabama

Suite 600

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1652055 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states she received a call from Litton Loan Servicing that her house is being foreclosed on because her payment was late. She overnighed the payment and nobody credited the payment to her account. She called Litton Loan to see if her payment was received and they told her it was to late they had already started the foreclosing procedures.

Created By: LPHIPPS Created Date: 11/13/01

Updated By: LPHIPPS Updated Date: 11/13/01

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Phone Complaint Date: 11/13/01

Initial Contact: Phone Transaction Date:

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

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

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Servicing

Address: 5373 West Alabama

Suite 600

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:

Phone: (800) 9998501 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1646473 Contact Type:Complaint Source:Consumer TCS? N

Comments: Overcharging of late fee in direct contradiction to amount set forth on FHA Note for home mortgage. 125% Second Trust Deed.

Created By: JBLAND Created Date: 11/07/01

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

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

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name: (b)(6)

Address: (b)(6)

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

Country: UNITED STATES

Work phone: (b)(6)

Fax Number: (b)(6)

Home Number: (b)(6)

Email: (b)(6)

Age Range: 50 - 59



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 5373 West Alabama #600

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:www.littonloan.com

Phone: (713) 960-9676 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1616349 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer said that his morage company added insurance on to his bill with out asking him to. He call the company but still they will wont take off this payment. Now it is going to the credit company. And he cant get his house.

Created By: TMEKINS Created Date: 10/18/01
Updated By: TMEKINS Updated Date: 10/18/01

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Mail Complaint Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

Last name:

(b)(6)

Address:

City: Livermore

State: CA Zip:

(b)(6)

Country: UNITED STATES

Work phone: ()

Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan & Mortgage

Address: 5373 West Alablama

Suite 600

City: Houston

State: TX Zip: 770056-592

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1610782 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer said his mortgage was sold over to another company which in turn sold it to this current company which has been charging him late fees and wants to foreclose on him home and he has not missed any payment.

Created By: MBREBNOR Created Date: 10/15/01

Updated By: FTUCKER Updated Date: 10/16/01

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Phone Complaint Date: 10/15/01

Initial Contact: Unknown Transaction Date:

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

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

Country: UNITED STATES

Work phone () Ext:

Fax Number: (b)(6)

Home Number:

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing Company

Address: unknown

City:

State: TX Zip:

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1610401 Contact Type:Complaint Source:Consumer TCS? N

Comments: I have a home equity loan that is being serviced by Litton Loan Servicing. Litton began servicing my loan on 4/2000. Most of monthly payment of \$414.87 is being used to pay interest on my loan. My payments are on time and at least \$60.00 of the payment should be used to reduce my principal balance. When I send additional amount of \$110.00, it was applied to interest also. When I question this practice, I'm told that my loan is a simple interest loan. When I question how is the loan going to payoff, I'm told that I need to send additional monies. The way my loan is being serviced, my loan will never payoff.

Created By: HBUCKMON Created Date: 10/15/01

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 10/11/01

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

Initial Response:

Product/Service: Other Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name:

(b)(6)

Address:

City: Grand Prairie

State: TX Zip:

(b)(6)

Country: UNITED STATES

Work phone:

(b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address: 5373 W. Alabama

Suite 600

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:

Phone: (800) 247-9727 Ext:

Company Representative

Rep Name: Connell, Noel

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1593939 Contact Type:Complaint Source:Consumer TCS? N

Comments: Litton bought my mortgage and refused to tell me how much I owed them. I sold the property, and Litton took the money, then several months later sent me a bill for attorney fees they said that I owed them concerning my account. I paid them reluctantly in 1998. Now they have put a foreclosure on my credit record. I have paper work to dispute this, but can not find an avenue to submit it without hiring a lawyer.

Created By: JMOORE Created Date: 10/02/01

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 09/28/01

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Other (Note in Comments)

Statute/Rule:

Law Violation:

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

City: Arnold State: MO Zip: (b)(6)
Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)
Email:

Age Range: 20 - 29



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address:

City: Houston

State: TX Zip:

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1590739 Contact Type:Complaint Source: Congress TCS? N

Comments:

Created By: GREESE Created Date: 09/28/01

Updated By: CMUNGO Updated Date: 11/13/01

Org Name: Office of the Secretary

Amt Requested:

Amt Paid: Payment Method:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule:

Law Violation:

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Warrensville Heights State: OH Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Litton Loan Servicing LP

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1589895 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer stated that his loan was with two other companies before Litton Services. They said that he owed them three months payment and that was six months after they switched companies. They are saying it is up to the consumer to proof it. They are saying the last company stated that he is past due three payment and he has the evidence to show that he is not , they don't him to show the proof. He has to pay \$1700.00 to bring it current

Created By: CDOUGLAS Created Date: 09/27/01

Updated By: CDOUGLAS Updated Date: 09/27/01

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 1,700.00

Amt Paid: Payment Method:

Agency Contact: Phone Complaint Date: 09/27/01

Initial Contact: Phone Transaction Date: 09/27/01

Initial Response:Phone: other

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act

Law Violation: Creditor Fails or Inaccurately Discloses Default/Delinquency\Repossession Conditions

Consumer

Complaining Company/Org.:

Last name:

Address:

City: Fresno

State: CA Zip:

Country: UNITED STATES

Work phone ()

Ext:

Fax Number: ()

Home Number:

Email:

Age Range:

(b)(6)

(b)(6)

(b)(6)



04/12/2006

LLYNCH

Company

Company: Litton Loan Services LP

Address: 5373 Alambama

Ste 600

City: Houston

State: TX Zip:

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1537280 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer has nothing but trouble since 10/2000 since the company has taken over this loan. He sent a total amount of 1500.00. Now they are not working with him they have returned his money. They are now trying to forclose on his home.

Created By: KHUDGINS Created Date: 08/24/01

Updated By: KHUDGINS Updated Date: 08/24/01

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: 1,500.00 Payment Method: Check (Not Classified)

Agency Contact: Phone Complaint Date: 08/24/01

Initial Contact: Phone Transaction Date: 10/01/00

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.:

Last name: (b)(6)

Address:

City: Veronia

State: PA Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Services

Address: 5373 West Alabama Suite 600

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:

Phone: (800) 9998501 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1535498 Contact Type:Complaint Source:Consumer TCS? N

Comments: I FILED CHAPTER 13 BANKRUPTCY, BUT DID NOT INCLUDE MY FIRST MORTGAGE, SECOND MORTGAGE OR AUTOMOBILE. AT THE TIME OF FILING MY SECOND MORTGAGE WAS WITH CITYSCAPE MORTGAGE, LATER IS WAS BOUGHT BY LITTON LOAN SERVICING. I HAVE SENT IN MY PAYMENTS EVERY MONTH AND THEY HAVE CASHED MY CHECKS EVERY MONTH BUT THEY REFUSE TO CHANGE THEIR CREDIT REPORT WHICH STATES THE LOAN IS INVOLVED IN CHAPTER 13, I HAVE CONTACTED THEM BY PHONE AS WELL AS FAXED THEM A COPY OF MY COURT PAPERS STATING THE LOAN WAS NOT INCLUDED IN CHAPTER 13. THEY HAVE ALSO BEEN CONTACTED BY EQUIFAX BUT NONE OF THESE ACTIONS HAVE CHANGED THEIR REPORTING OF MY ACCOUNT. THE CUSTOMER SERVICE AGENT AT EQUIFAX SUGGESTED I CONTACT THE FTC TO FIND OUT HOW TO MAKE LITTON LOAN SERVICING REPORT MY CREDIT CORRECTLY. ANYHELP WILL BE GREATLY APPRECIATED.

Created By: HBUCKMON Created Date: 08/23/01

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 08/22/01

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining Company/Org.:

Last name: (b)(6)

Address:

City: NORFOLK State: VA Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address: 5373 WEST ALABAMA SUITE 600

City: HOUSTON

State: TX Zip: 77056-5923

Country: UNITED STATES

Email: NONE

URL:NONE

Phone: (1800) 2479727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1520973 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer says his original mortgage company was Qualfund, LLC; then it was sold to New Century Mortgage Co; then Litton Loan Serving LLC became involved in Nov. 1999. Says over the past 7 mos he has had nothing but problems with them. Says he received two unsigned letters from Litton informing him that he is in default and that they intend to accelerate foreclosure of his home. Says he did not believe that this can happen without more of an explanation of why he is in arrears. Says in Feb. he wrote them requesting written info on why his new payment booklet had a higher payment amount; he never received a reply. Says he called several times and learned that additional funds were for home insurance for the past two years as well as this current year but that to confirm this he must speak to Susan Houston, who conveniently was unavailable.

Created By: ARICHARDSON Created Date: 08/13/01

Updated By: ARICHARDSON Updated Date: 08/13/01

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Mail Complaint Date: 06/25/01

Initial Contact: Unknown Transaction Date:

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Portland

State: OR Zip:

(b)(6)

Country: UNITED STATES

Work phone: ()

Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Litton Loan Servicing LP

Address: 5373 West Alabama, Suite 600

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1520715 Contact Type:Complaint Source: Congress TCS? N

Comments:

Created By: GREESE Created Date: 08/13/01
Updated By: CMUNGO Updated Date: 10/02/01

Org Name: Office of the Secretary

Amt Requested:

Amt Paid: Payment Method:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule:

Law Violation:

Consumer

Complaining
Company/Org.:

(b)(6)

Last name:

Address:

(b)(6)

City: Warrensville Heights State: OH Zip:

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Litton Loan Services

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1496077 Contact Type:Complaint Source:Consumer TCS? N

Comments: Litton Loan Service purchase my mortgage from North American Mortgage in April, 2001. Although my payments have been made in accordance with the loan agreement, Litton has continued to harass me indicating that my payments are "past due" and that we owe \$7,200 to bring our mortgage current although they are UNABLE to provide us with an itemized statement or payment history. The payment history Ms. Hill provided to us at the beginning of June was inaccurate. She stated the two payments were applied to the same month and that a prior payment was currently due although she had just indicated in the previous paragraph that payment was made. I have copies of all cancelled checks. They send is "default notices" as early as the 17th of the month even though we have until the end of the month to pay. They are adding late charges where none are due. And, they have indicated that they are "unable" to provide a monthly statement. I have my most recent statement as proof. They are completely unreliable and I feel they may be operating as a scam to take innocent people's home's away.

Created By: FTUCKER Created Date: 07/25/01

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 7,200.00

Amt Paid: 7,200.00 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 07/24/01

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Creditor Debt Collection

Statute/Rule: Fair Debt Collection Practices Act



04/12/2006

LLYNCH

Law Violation: Harasses Debtor-Threat of Violence, Obscene\Profane Language, Repeated Calls

Consumer

Complaining

Company/Org.:

Last name:

(b)(6)

Address:

City:

Trabuco Canyon

State: CA Zip:

(b)(6)

Country:

UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range:

40 - 49

Company

Company: Litton Loan Servicing LP

Address: 5373 West Alabama

Suite 600

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email: Unknown

URL:Unknown

Phone: (800) 999-8501

Ext:

Company Representative

Rep Name: Hill, Donna

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1476342 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that creditor is not applying his payments to his account. Consumer also states that creditor is haressing him for more money to pay on the debt that if he complies may result in him being evicted from his apartment.

Created By: SMBAILEY Created Date: 07/11/01

Updated By: SMBAILEY Updated Date: 07/11/01

Org Name: Planning and Information- BCP

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Phone Complaint Date: 07/07/01

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: South Plainfield State: NJ Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing, L.P.

Address: 5373 West Alabama

Suite 600

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1474442 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer's mortgage was purchased by Litton Loan Servicing from Bank One Financial Services. Consumer states that charges are being added to the account without their knowledge as well as reports to the credit bureaus. 06/28/01 Consumer is complaining about the same complaint.

Created By: SWATERS Created Date: 07/10/01

Updated By: PSTREETS Updated Date: 07/25/01

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Mail Complaint Date: 06/04/01

Initial Contact: Mail Transaction Date:

Initial Response:Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.:

Last name:

Address:

City:

Centerville

State: OH Zip:

Country:

UNITED STATES

Work phone

()

Ext:

Fax Number:

()

Home Number:

(b)(6)

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 5373 West Alabama

Suite 600

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:

Phone: (800) 9998501 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1428349 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer says a Summons for Forecluser has been giving for the grounds of non-payments for several months that were actually paid and cashed by mortgage company. Consumer says it's a shame he has to sell everything not nailed down to pay for an attorney to get this resolved.

Created By: ARICHARDSON Created Date: 06/07/01

Updated By: ARICHARDSON Updated Date: 06/07/01

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Mail Complaint Date: 04/23/01

Initial Contact: Unknown Transaction Date: 04/18/01

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Greenbush State: ME Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Crossland Mortgage Corp.

Address: 3902 South State Street

City: Salt Lake City

State: UT Zip: 04107

Country: UNITED STATES

Email:

URL:

Phone: (801) 2697600 Ext:

Company: Litton Loan Servicing LP

Address: 5373 West Alabama St.

Suite 600

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:

Phone: (800) 9998501 Ext:

Company Representative

Associated Company

Company: Crossland Mortgage Corp.

Address: 3902 South State Street

City: Salt Lake City

State: UT Zip: 04107

Country: UNITED STATES

Phone: (801) 2697600 Ext:

Reason: Other



04/12/2006

LLYNCH

Transaction

Ref No.: 1427179 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that the Mortgage Lender, Litton Loan Servicing, LP, has placed an inaccurate item on her credit report. It is a foreclosure on her deceased husband's home, which they are now selling at an auction. She states that her name is not on the deed because her husband owned the home before he married her, then her stepson took ownership of the home & defaulted on the monthly payments, so Litton foreclosed on the home. This foreclosure does not belong on her credit report as she was never the rightful owner of the home. She will write a dispute letter & send copies of legal documents to prove she is not the owner of this home, via Certified Mail Return Receipt Requested, to the credit information furnisher & to the credit bureaus.

Created By: MLASRADO Created Date: 06/06/01

Updated By: MLASRADO Updated Date: 06/06/01

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Phone Complaint Date: 06/06/01

Initial Contact: Phone Transaction Date: 11/01/99

Initial Response:Phone: other

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining Company/Org.:

Last name: (b)(6)
Address:

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

Country: UNITED STATES
Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing, LP

Address: 5373 West Alabama

Suite 600

City: Houston

State: TX Zip: 77056-5923

Country: UNITED STATES

Email:

URL:

Phone: (713) 9609676 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1418139 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer indicated that the company has reported to the credit bureau that she is 30 days delinquent on her account. Consumer said the information is inaccurate and has filed a dispute; however the company continues to report the information.

Created By: ABISHOP Created Date: 05/30/01

Updated By: ABISHOP Updated Date: 05/30/01

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Phone Complaint Date: 05/30/01

Initial Contact: Mail Transaction Date: 09/01/01

Initial Response:Mail

Product/Service: Third Party Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

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

Consumer

Complaining

Company/Org.:

Last name:

Address:

City:

Country:

Work phone

Fax Number:

Home Number:

Email:

Age Range:

(b)(6)

Rowland Heights

UNITED STATES

()

()

(b)(6)

State: CA Zip:

(b)(6)

Ext:



04/12/2006

LLYNCH

Company

Company: Litton Loan Services

Address: 5373 West Alabama Suite 600

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:

Phone: (800) 9998501 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1417726 Contact Type:Complaint Source:Consumer TCS? N

Comments: I have researched this issue and each state (Texas and Ohio) says I must file my complaint with your office. Litton Loan Services hold my first and second mortgage. I mail each payment priority, confirmation of delivery. In requesting a payoff I discovered that they are accumulating interest during time frames that they have the payment. Some of these payments are posted as late as twenty-thirty days after the confirmation of delivery, thus accruing interest, inflating my payoff with negative interest. I would just like to know how to get this rectified. This is a sub prime lender, and there may be some place I have not researched or an attorney who would know how to handle this type of problem.

Created By: JBLAND Created Date: 05/30/01

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 1,383.85

Amt Paid: 1,383.85 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 05/29/01

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name:

Address:

City:

Country:

Work phone:

Fax Number:

Home Number:

Email:

Age Range:

(b)(6)

Wadsworth

UNITED STATES

(b)(6)

40 - 49

State: OH Zip:

(b)(6)



04/12/2006

LLYNCH

Company

Company: Litton Loan Services LP

Address: 5373 Alambama

City: Houston

State: TX Zip:

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1416387 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer is complaining about the fact that this company debited her account for insurance, knowing that she has insurance through another company.

Created By: PSTREETS Created Date: 05/29/01

Updated By: PSTREETS Updated Date: 05/29/01

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Mail Complaint Date: 04/28/01

Initial Contact: Unknown Transaction Date:

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

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

Consumer

Complaining
Company/Org.:

Last name: (b)(6)
Address:

City: Port Allen State: LA Zip: (b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Financing

Address: 5373 West Alabama

Suite 600

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1414428 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer is calling in regards to her mortgage company who have stated to her that they have not been receiving her mortgage payments. Consumer states that she has been receiving threatening and harassing notices that they are going to foreclose on her home if they don't receive any of the missed payments, consumer states that she sent the checks registered mail and she have verification that they did receive the payments.

Created By: DDOUGLAS Created Date: 05/25/01

Updated By: DDOUGLAS Updated Date: 05/25/01

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Phone Complaint Date: 05/25/01

Initial Contact: Mail Transaction Date:

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

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

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Servicing LP

Address: 5373 West Alabama, Suite 600

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:

Phone: (800) 9998501 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1393669 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer is calling in regards to hud who sold his loan to liton loan and he was unaware of that at the time, However he was told that he had to send theam a certain amount of money or they are going to send the sheriff out to his house to put him out, at that point he was waiting for the sheriff to come because he wasn't going to send them any money because he been in his house for 21 years, when he called there more recently he then found out things that he didn't know

Created By: DDOUGLAS Created Date: 05/14/01

Updated By: DDOUGLAS Updated Date: 05/14/01

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Phone Complaint Date: 05/14/01

Initial Contact: Phone Transaction Date:

Initial Response:Phone: other

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Other (Note the Violation in the Comment Field)

Consumer

Complaining

Company/Org.:

Last name:

Address:

City: Suitland

State: MD Zip:

Country: UNITED STATES

Work phone

()

Ext:

Fax Number:

()

Home Number:

Email:

Age Range:

(b)(6)

(b)(6)

(b)(6)



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address: 5373 West Alabama, Suite 600

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:

Phone: (713) 9609676 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1392518 Contact Type:Complaint Source:Consumer TCS? N

Comments: In Dec 2000 the consumer refinanced her mortgage with Litton, all the information from her previous lender was to be transferred on 12/1/2000 she was told to use the FHA number on the notice from her previous lender Clayton National (CN). The consumer contacted Litton on 12/1/2000 spoke with a customer service rep who told her that they had no records of her account in effect, therefor she could not make a payment because there was no account set up. In order to have the payment attributed to her mortgage she had to use the FHA number and she sent her payment on 12/1. Litton did not cash her check dated 12/1 she did not have her assigned account number on the check and she did not mail it to the address on the notification, so as of 12/21 Litton claimed no payment was made. The consumer received a notice of "Default and Intent to Accelerate". The amount that Litton claimed that the consumer owed was for two months. When the consumer contacted Litton they told her that no payment for the month of Nov. was received by CN. The consumer provided copies of cashed checks from CN for the Nov. payment that were made. At this point the consumer received temporary coupons from Litton dated 12/11/00, she sent in her Jan. payment on 1/1/01 using the coupon, she called Litton to find out why they threatened her with a foreclosure. The consumer proved to Litton that she was up to date with all her payments. After all the trouble that Litton put the consumer through, the consumer decided to refinance with another company, the consumer contacted Litton for her payoff amount several times, she finally received it by fax at the point of signing the new refinance with the new lender. The consumer says there should not have been \$161.51 in interest rates and to this date the consumer have not received her escrow fund.

Created By: DMARTIN Created Date: 05/11/01

Updated By: PSTREETS Updated Date: 05/14/01

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Mail Complaint Date: 04/17/01

Initial Contact: Unknown Transaction Date:

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Aurora

State: CO Zip:

(b)(6)

Country: UNITED STATES

Work phone ()

Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Litton Loan Servicing LP

Address: 5373 West Alabama St.

Suite 600

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:

Phone: (713) 9609676

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1388042 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer says that she has had many problems with this mortgage company. She says that her mortgage was sold to this company and that is when all her troubles began. She says that she tried to make a payment to them and they stated that they had no record of her account, but yet they would send her notices of intent to foreclose. She also says that they took \$9.99 out of their account for some fee that they were told that they would not be charged. She says that this fee was not authorized. She says that the troubles went on for 3-4 months and finally they stated to her that she was current and everything was okay on her account, she says that she knew this all along. So they had enough with this company and refinanced and now they say that they have yet to get the remaining \$161.51 that was left in their escrow account. 04/14/00 Consumer is complaining about the same issue. UPDATE : Received duplicate complaint that was forwarded by OCC.

Created By: PSTREETS Created Date: 05/09/01

Updated By: ARICHARDSON Updated Date: 05/17/01

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Mail Complaint Date: 04/07/01

Initial Contact: Unknown Transaction Date:

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

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

Consumer

Complaining
Company/Org.:

Last name:

(b)(6)

Address:

City:

Aurora

State: CO Zip:

(b)(6)

Country:

UNITED STATES

Work phone

()

Ext:

Fax Number:

()

Home Number:

()

Email:

Age Range:

Company

Company: Litton Loan Servicing, LP

Address: 5373 West Alabama

Suite 600

City: Houston

State: TX Zip: 77056-5923

Country: UNITED STATES

Email:

URL:

Phone:

()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1383865 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer says she sold a promissory note to Litton Loan Services, LP in the aggregate principle sum of \$108,000 and in return, received a check of line of credit of equal value. Says since that time, he has learned that the bank did not fund the transaction (which she was told to be a loan) and failed to disclose material terms of the agreement.

Created By: ARICHARDSON Created Date: 05/04/01

Updated By: SMBAILEY Updated Date: 05/11/01

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Mail Complaint Date: 03/20/01

Initial Contact: Unknown Transaction Date: 01/27/98

Initial Response:Unknown

Product/Service: Other Lender

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

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.:

Last name:

Address:

City:

Compton

State: CA Zip:

Country:

UNITED STATES

Work phone

()

Ext:

Fax Number:

Home Number:

()

Email:

Age Range:

(b)(6)

(b)(6)

(b)(6)



04/12/2006

LLYNCH

Company

Company: Litton Loan Services

Address:

City:

State: NK Zip:

Country: UNKNOWN LOCATION

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1317070 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that Litton Loan Servicing took over his mortgage loan from his previous mortgage lender in September, 2000. He sent his first payment for \$593.18 but they informed him that the check was lost & that they did not receive it. Later he found that the check was cashed by their bank, the Bank of Texas & the phone # of the bank is on the back of the check. Litton insists that the stamp is illegible so they do not acknowledge payment for September, 2000. Consequently all his subsequent payments are registered as being one month behind with late fees charged. He feels this is an unfair & deceptive business practice. He will call his State's Atty. Gen. & the RESPA to try to resolve the problem.

Created By: MLASRADO Created Date: 03/14/01

Updated By: MLASRADO Updated Date: 03/14/01

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Phone Complaint Date: 03/14/01

Initial Contact: Mail Transaction Date: 09/01/00

Initial Response:Phone: other

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.:

Last name:

Address:

City:

Union

State: OH Zip:

Country:

UNITED STATES

Work phone

()

Ext:

Fax Number:

()

Home Number:

(b)(6)

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address: 5373 West Alabama, Suite 600

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:

Phone: (713) 9609676 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1315620 Contact Type:Complaint Source:Consumer TCS? N

Comments: ContiMortgage sold our mortgage to Litton in March, 2000. We had a Forbearance Agreement with ContiMortgage from January 2000, thur August 2000. At the point we entered into the agreement, we owed a little of \$6700 in back mortgage and attorney fees. We agreed to pay \$3800 down, and than make monthly payments of \$1002.33 with the last payment being August 28, 2000, which would bring our mortgage to date. However, after our last payment of \$1002.33 in August, 2000, Litton stated we were still in arrears of over \$2600. We disputed this amount and have been trying to get to understand where the difference comes from. Since the August 2000 payment, we have made our normal monthly payment of \$641.76 plus an additional \$58.24 to put towards our principal balance. Our February check was returned due to the fact that Litton said it was not enough money. They wanted the full \$26--.00 (I do not have the exact figure here at my office). There fore the arrears amount went to \$3310. They were also putting my house in foreclosure. To stop foreclosure and additional attorney fees, we paid \$4508.33 (this included an escrow amount which I do not dispute); that is the \$3310, plus March 4, 2001, payment of \$641.76. Therefore, we are current on our mortgage in their books.

My problem is that I feel we weren't in arrears, and now I lost over \$2600 in not wanting to lose my house, or if I fought this in courts, I may have had additional attorney fees from them and our own.

Not only the arrears amount in dispute with me, but I paid \$291.20 extra (the \$58.54 extra to put toward the principal paid in Sept, Oct., Nov., Dec. 2000 and Jan. 2001).

Created By: DJOHNSON Created Date: 03/13/01

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 03/09/01

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act



04/12/2006

LLYNCH

Law Violation: Creditor Fails or Inaccurately Discloses
Default/Delinquency\Repossession Conditions

Consumer

Complaining

Company/Org.:

(b)(6)

Last name:

Address:

City:

Perryopolis

State: PA Zip:

(b)(6)

Country:

UNITED STATES

Work phone

()

Ext:

Fax Number:

()

Home Number:

(b)(6)

Email:

Age Range:

30 - 39

Company

Company: Litton Loan Servicing

Address: 5373 W. Alabama, Suite 600

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:

Phone:

(800) 2479727

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1313143 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer loan was sold to this company. The consumer has ongoing interest that is accruing on his account, but the company refuses to speak with him about the problems.

Created By: ASELLERS Created Date: 03/09/01

Updated By: PSTREETS Updated Date: 03/12/01

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: .00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Mail Complaint Date: 02/13/01

Initial Contact: Mail Transaction Date:

Initial Response:Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.: (b)(6)

Last name: (b)(6)

Address: (b)(6)

City: Warr Acres State: OK Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6) Ext:

Fax Number: (b)(6)

Home Number: (b)(6)

Email: (b)(6)

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan & Mortgage

Address: 5373 West Alablama

Suite 600

City: Houston

State: TX Zip: 770056-592

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1293280 Contact Type:Complaint Source:Consumer TCS? N

Comments: Litton Loan Services is my mortgage company. The Company had contacted me in the summer to state I was delinquent on my account. After submitting a complaint to the BBB, and the Attorney General, with proof of timely payments, Mr. Hulbirt issued a letter on September 12, 2000, that corrections for my credit would be sent to various credit reporting agencies. I have pulled credit reports from TranUnion and CBC and to date no corrections have been sent. I am attempting to refinance my home for a better interest rate and with a false 90 day delinquent on my home it is impossible to refinance. This issue is now becoming defamation of character and needs to be addressed and I do not believe I need to continue to retain and pay for legal council since I have never been late to Litton Loan Services

Created By: SMBAILEY Created Date: 02/23/01

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 1,385.00

Amt Paid: 1,385.00 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 02/23/01

Initial Contact: Mail Transaction Date: 07/16/00

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act



04/12/2006

LLYNCH

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

Consumer

Complaining
Company/Org.:

Last name:

(b)(6)

Address:

City:

Wadsworth

State: OH Zip:

Country:

UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range:

40 - 49

Company

Company: Litton Loan Services

Address: 5373 West Alabama, Suite 600

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:

Phone: (713) 9668911

Ext:

Company Representative

Rep Name: Hulbirt, Richard

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1260655 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer says Ocwen Federal Bank sold/transferred her mortgage loan to Litton Loan Servicing in Oct. Consumer had done an electronic check by phone for payment to cover the months of Oct., Nov. and Dec., 2000. When she received the notice that the loan had been transferred, she was assured by a Michelle that her payments would be transferred accordingly. Consumer says Ocwen managed to take her check and process it easily enough, but when an error is made as to how it was posted, she hasn't been able to get anything resolved. Subsequently consumer received a letter of Notice of Default and Intent to Accelerate from Litton Loan. Consumer provided copies of bank statement showing payments made, but Litton Loan would not accept them. Ocwen would not fix the problem and told consumer to resolve it with Litton. This has also been reported on consumer credit report. Consumer has filed a complaint with the Office of Thrift Supervision in regards to Ocwen Federal Bank.

Created By: ARICHARDSON Created Date: 02/10/01

Updated By: ARICHARDSON Updated Date: 02/10/01

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Mail Complaint Date: 01/31/01

Initial Contact: Unknown Transaction Date: 10/01/00

Initial Response:Unknown

Product/Service: Mortgage Lender
Credit Information Furnishers

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



04/12/2006

LLYNCH

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

Consumer

Complaining

Company/Org.:

(b)(6)

Last name:

Address:

City: Peoria

State: AZ Zip:

(b)(6)

Country: UNITED STATES

Work phone: ()

Ext:

Fax Number: ()

Home Number:

(b)(6)

Email:

Age Range:

Company

Company: Ocwen Federal Bank

Address: POB 24737

City: WEST PALM BEACH

State: FL Zip: 33416-4737

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company: Litton Loan Servicing LP

Address: 5373 West Alabama

suite 600

City: Houston

State: TX Zip: 77056-5923

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1255524 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer's home loan was bought by Litton in July 1999, and they immed. reported that the consumer's payments were behind time. Consumer says that, at that time and since, he has made all payments on time. This mistake is damaging his credit. Referred to TX state AG and congressional representatives offices.

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

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

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Phone Complaint Date:

Initial Contact: Mail Transaction Date:

Initial Response:Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

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

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Clinton State: MD Zip: (b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan & Mortgage

Address: 5373 West Alablama

Suite 600

City: Houston

State: TX Zip: 770056-592

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1249607 Contact Type:Complaint Source:Consumer TCS? N

Comments: Litton Loan Service has sent two Notices of Acceleration of Second Mortgage because they say I owe for December and January's payments. I called them today (1/31/01) and asked them to read the payments received. They have payments for December and January. Was told they can't change the records and to send cancelled checks. They are noting my credit as past due 60 days when it is not past due. Payment has been received. Plus I have asked for a payment history, payment coupons and accounting of my monies because payoff was more than the loan was originally for 5 years ago. Litton took over for Cityscape. I have written numerous times and have gotten no response to my letters. Each time I have been told to write them for any information I request. I have copies of all letters and my payment chart since June of 2000. I also asked for interest paid for 2000 and they haven't mailed the forms out. They were going out today.

Created By: DJOHNSON Created Date: 02/02/01
Updated By: Updated Date:
Org Name: PUBLIC USERS - CIS
Amt Requested: 1,076.00
Amt Paid: 1,076.00 Payment Method: Check (Not Classified)
Agency Contact: Internet Complaint Date: 01/31/01
Initial Contact: Mail Transaction Date: 01/25/01

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act



04/12/2006

LLYNCH

Law Violation: Creditor Fails or Inaccurately Discloses
Default/Delinquency\Repossession Conditions

Consumer

Complaining
Company/Org.:

Last name:

(b)(6)

Address:

City: Fredericksburg

State: VA Zip:

(b)(6)

Country: UNITED STATES

Work phone:

(b)(6)

Fax Number:

Home Number:

Email:

Age Range: 40 - 49

Company

Company: Litton Loan Servicing

Address: Post Office Box 4349

City: Houston

State: TX Zip: 77210

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1235585 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that Litton says that the consumer is \$2048.34 past due. This mortgage company just bought his old mortgage company over in Nov-2000. Even though the consumer has papers proving that he has been up to date on his payment for the past 2 years, the mortgage company refuses to acknowledge that. The Mortgage company has put an Act-91 (Foreclosure) on their home.

Created By: SGAFAR Created Date: 01/22/01

Updated By: SGAFAR Updated Date: 01/22/01

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Phone Complaint Date: 01/22/01

Initial Contact: Mail Transaction Date:

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Other (Note the Violation in the Comment Field)

Consumer

Complaining Company/Org.:

Last name:

Address:

City: Olychant

State: PA Zip:

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number:

Email:

Age Range:

(b)(6)

(b)(6)

(b)(6)



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing LP

Address: 5373 West Alabama
suite 600

City: Houston

State: TX Zip: 77056-5923

Country: UNITED STATES

Email:

URL:

Phone: (713) 9609676 Ext:

Company: C-Bass

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: () Ext:

Company Representative

Associated Company

Company: C-Bass

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Phone: () Ext:

Reason: Affiliate



04/12/2006

LLYNCH

Transaction

Ref No.: 1217397 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer says that Litton Loan Servicing Inc., is reporting inaccurate information on his credit report. They are reporting an account as late, but it never was. Litton acknowledged they made a mistake and would correct it, but they never did.

Created By: DSSMITH Created Date: 01/08/01

Updated By: DSSMITH Updated Date: 01/09/01

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Phone Complaint Date: 01/08/01

Initial Contact: Mail Transaction Date: 11/01/00

Initial Response:Phone: other

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Santa Rosa

State: CA Zip:

Country: UNITED STATES

Work phone: (b)(6)

Ext:

Fax Number:

Home Number: ()

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing, Inc.

Address: 5373 West Alabama

Suite 600

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727

Ext:

Company Representative

Rep Name: Hulbirt, Dick

Title: Manager

Rep Name: Connell, Noel

Title: supervisor

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1176485 Contact Type:Complaint Source:Consumer TCS? N

Comments: Litton Loan Services called the consumer, informing the consumer that they haven't received her mortgage payments. The consumer informed the company, that payments have been made, and she have her canceled checks. The company ask the consumer to send a copy of the canceled checks. The consumer sent the copies and haven't heard back from the company. The consumer says that \$5,000.00 wasn't credited to her account.

Created By: LIFILL Created Date: 11/30/00

Updated By: LIFILL Updated Date: 11/30/00

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 5,000.00

Amt Paid: 5,000.00 Payment Method: Check (Personal)

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date: 11/22/00

Initial Response:Mail

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining Company/Org.:

Last name:

Address:

City:

Macon

State: GA Zip:

Country:

UNITED STATES

Work phone

()

Ext:

Fax Number:

()

Home Number:

(b)(6)

Email:

Age Range:

(b)(6)

(b)(6)



04/12/2006

LLYNCH

Company

Company: Litton Loan Services

Address: 5373 West Alabama Suite 600

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:

Phone: (800) 9998501 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1145866 Contact Type:Complaint Source:Consumer TCS? N

Comments: He has a loan with Litton Loan Servicing, they reported incorrect information on his credit report. He has been contacting them for months disputing the incorrect information that they had reported. He recently applied for a loan and got denied because of the incorrect information on his credit report. He is in the process of disputing the information with the Credit Bureau. This is not the first time that Litton Loan Servicing reports incorrect information.

Created By: WNUNEZ Created Date: 11/02/00

Updated By: WNUNEZ Updated Date: 11/02/00

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Phone Complaint Date: 11/02/00

Initial Contact: Mail Transaction Date:

Initial Response:Phone: 800/888

Product/Service: Other (Note in Comments)

Statute/Rule: FTC Act Sec 5 (BCP)

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

Consumer

Complaining Company/Org.:

Last name:

(b)(6)

Address:

City: Oakland

State: CA Zip:

(b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number:

(b)(6)

Email:

Age Range:



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Servicing

Address: 5373 West Alabama

Suite 600

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:

Phone: (800) 8889646 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1139007 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that a company charged her \$448.80 for late deferred and she already paid the late fees and \$1,018.00 for previous server exp.

Created By: YTAYLOR Created Date: 10/27/00

Updated By: YTAYLOR Updated Date: 10/27/00

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Phone Complaint Date: 10/27/00

Initial Contact: Unknown Transaction Date:

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Other (Note the Violation in the Comment Field)

Consumer

Complaining Company/Org.:

Last name:

(b)(6)

Address:

(b)(6)

City: Sanpoint State: ID Zip:

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number:

(b)(6)

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 5373 West Alabama

Suite 600

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:

Phone: (800) 9998501 Ext:

Company Representative

Rep Name: Droddy, Steve

Title: Manager

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1136887 Contact Type:Complaint Source:Consumer TCS? N

Comments: This is word for word what has been submitted to the Attorney General of the State of Texas.They have previously reponded to the Attorney General of the State of Texas, that they have straighten the matter out. RE complaint (b)(6) continued to be harassed over past due payments, that Litton Loan Sevices are applying to the incorrect account. I have mailed every payment to the Company with a confirmation of delivery, I have contacted the bank to find out when the check has cleared and I continue to receive past due notices. I have met my contractual obligation by mailing the payments, the Company is responsible for posting them to the correct account. Since my last complaint I have made credit applications only to be turned down because my Mortgage is delinquent. I was told by Richard Hulbirt that this was corrected. This is dramatically effecting my life.I would like to see something happen to create a situation where Litton Loan Services is held accountable for ruining an individuals life, credit and moral. I can understand an occassional error on everyone's part, but to retain legal council in order to have payments processed correctly is stupid. I believe that Litton should be liable for all legal expenses I have and will continue to have until this problem is resolved. They must in writing repair the damage they have done to my credit bureau report and make a recommendation in writing for future use of my payment history.

Created By: SMBAILEY Created Date: 10/26/00

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 223.52

Amt Paid: 212.88 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 10/25/00

Initial Contact: Mail Transaction Date: 10/18/00

Initial Response:

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.:

Last name:

Address:

City:

Wadsworth

State: OH Zip:

Country:

UNITED STATES

Work phone

Fax Number:

Home Number:

Email:

Age Range:

Company

Company: Litton Loan Services

Address: 5373 West Alabama Suite 600

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:

Phone: (713) 9609676

Ext:

Company Representative

Rep Name: Hulbirt, Richard

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1123419 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that Litton mortgage company keeps switching loans and payments go up on his house.Consumer states that they are not notifying him nor are they advising him of Mortgage name changes.

Created By: TMEKINS Created Date: 10/13/00

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Phone Complaint Date: 10/13/00

Initial Contact: Phone Transaction Date:

Initial Response:Answer cold call

Product/Service: Mortgage Lender

Statute/Rule:

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Red Springs State: NC Zip:

Country: UNITED STATES

Work phone () Ext:

Fax Number: (b)(6)

Home Number:

Email:

Age Range:

(b)(6)



04/12/2006

LLYNCH

Company

Company: Litton Loan Service LP

Address: P O Box 4528

City: Houston

State: TX Zip: 77210-4528

Country: UNITED STATES

Email:

URL:

Phone: (800) 9998501 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1123039 Contact Type:Complaint Source:Consumer TCS? N

Comments: Litton Loan Servicing begin processing my mortgage on 3/15/2000. My first payment was due on 4/3/2000 for \$414.87. From 4/3/2000 to 10/3/2000 Litton Loan Servicing is applying my monthly payments to interest and is not applying a portion of my payment to reduce the principal balance. I am also sending \$110 in additional principal and Litton Loan Servicing is applying my additional principal payment to interest. Please help me, I have called Litton every month and all they tell me is that I have a simple interest loan.

Created By: JBLAND Created Date: 10/13/00

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: .00

Amt Paid: .00 Payment Method: Bank Money Order

Agency Contact: Internet Complaint Date: 10/10/00

Initial Contact: Phone Transaction Date: 06/19/00

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Grand Prairie

State: TX Zip:

Country: UNITED STATES

Work phone

Fax Number:

Home Number:

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 5373 West Alabama

Suite 600

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:www.c-bass.com

Phone: (800) 2479727

Ext:

Company Representative

Rep Name: Pena, Maricela

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1116984 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states that a company is not applying his payments to his mortgage but to interest and principal.

Created By: YTAYLOR Created Date: 10/10/00

Updated By: YTAYLOR Updated Date: 10/10/00

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Phone Complaint Date: 10/10/00

Initial Contact: Unknown Transaction Date:

Initial Response:Unknown

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Other (Note the Violation in the Comment Field)

Consumer

Complaining Company/Org.:

Last name:

(b)(6)

Address:

City: Grand Praire

State: TX Zip

(b)(6)

Country: UNITED STATES

Work phone () Ext:

Fax Number:

(b)(6)

Home Number:

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan & Mortgage

Address: 5373 West Alablama

Suite 600

City: Houston

State: TX Zip: 770056-592

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1089592 Contact Type:Complaint Source:Consumer TCS? N

Comments: Wrote a check to 2nd mortgage company for an equity loan \$371.62 by check and it bounced. Mortgage contacted the consumer check had bounce to send funds to cover that monthly payment. Consumer sent another check (no problems) for May. Sent June payment cleared fine. Sent July payment cleared fine. On August 4/2000 received notice from consumers bank had bounce several checks (4). Sat down with Branch Manager and couldn't find anything wrong. The May check was put thru by the Mortgage company, returned back to mortgage company 5/23, retried again and cleared at consumers bank on 7/18/00 (consumer unaware). Only reason the checks were bounced on 8/2/00 (to another vendor - 1 check) on 8/4/00 (to another vendor - 3 checks). The May check that resurfaced posted on her 7/18/00 account found out on 8/4/00 when she received her overdraft notice. Consumer, phoned the mortgage company, they stated their computer showed no record of these funds. Asked what they needed to show proof this money had been taken out of consumers account. Needed to have photo copy of cancel check front and back. Phoned her bank and asked the bank to fax directly to the mortgage company to fax a copy of the check. On 8/7/00 consumers bank faxed the loan company copy of the front and back (check), followed up with letter on 8/11/00 to the loan company, included a copy of the front and back of the cancelled check, copies of June, July and the May check, and the May check she had replaced the funds with. Received a notice from the loan company that she was passed due and charged with a late fee. Refaxed the above information to the Mortgage.

Created By: PPCALDWELL Created Date: 09/14/00

Updated By: PPCALDWELL Updated Date: 09/14/00

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Phone Complaint Date: 09/14/00

Initial Contact: Phone Transaction Date:

Initial Response:Phone: other

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Lawrenceville

State: GA Zip:

Country: UNITED STATES

Work phone () Ext:

Fax Number: (b)(6)

Home Number:

Email:

Age Range:

Company

Company: Litton Loan Servicing LP

Address: 5373 West Alabama

suite 600

City: Houston

State: TX Zip: 77056-5923

Country: UNITED STATES

Email:

URL:

Phone: () Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1067064 Contact Type:Complaint Source:Consumer TCS? N

Comments: There have takeing over our mortgage 1may99. Takeing funds from us and place them in suspense account to make late fees. useing funds in escrow for late fees.calling our home telling our under age chilren that the ploice would come and kick us out of our home for unpaid debts. They did a investigation in March 2000 and stated that we mist may 1999 payment..we paid this payment three times now. Then in April 2000 they tell us we are three months behind, 15 days after there investaigation.hey have gone against the fair collection act 7 diffen times to date. We can show all payments made, received and cashed by them. this dose not stop them and there don't care. We did a class-action but fround that our lawer was working for them to..now they are tring to take our home even through we made all payments.

Created By: SMBAILEY Created Date: 08/25/00

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 2,600.00

Amt Paid: .00 Payment Method: Unknown

Agency Contact: Internet Complaint Date: 08/24/00

Initial Contact: Phone Transaction Date: 07/01/00

Initial Response:

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.:

(b)(6)

Last name:

Address:

City: Greenbush

State: ME Zip:

Country: UNITED STATES

Work phone: ()

Ext:

Fax Number: ()

Home Number:

(b)(6)

Email:

Age Range:

(b)(6)



04/12/2006

LLYNCH

Company

Company: Litton loan sevicng LP

Address: 5373 west alabama, suite 600

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:

Phone: (713) 9609676 Ext:

Company Representative

Rep Name: yours, sincerely

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1052944 Contact Type:Complaint Source:Consumer TCS? N

Comments: Litton services our Mortgage loan. It is a variable rate loan, and the amount of our payment changes occasionally. In Dec. they changed the amount of our Mortgage Payments, and told us our new payment book would arrive soon. In spite of several requests, written and by phone, they did not send a payment book until 7-mos later. One of my payments, I think my May payment was mistakenly written for the old amount, since I was relying on my memory and didn't have a statement or payment voucher for sending my monthly payments. Within a couple weeks they informed me of the oversight, and I made up the amount on my next payment. Since then, they have called me 2-5 times per week, wri tten me default notices by registered mail, etc. insisting I am a month behind. Each time I have spoken to a rep on the phone, I am assured that everything is taken care of yet, even though I have asked them to stop harrassing me about the payment, they have called 1-3 times a week, continue to write registered letters, and reported my to credit bureau twice that I am aware of. They have all the money I owe and are still ruining my credit and harrassing me. What can I do? Please help since I feel I have nowhere to run for help, I cannot get away from them, and I want to buy a different house and cannot until they remove the mess off my credit report. I can't even refinance my existing loan until they clear up the matter. I spoke to Noel Connell (apparently a supervisor) on 7/26/00, who said he would write a letter for my creditors explaining that it is their problem and I am current. He told me that he would send it within a day or two, but I haven't seen it. Another co llector called on 8/8/00 about my past due payment and said that theletter had not been written. Even the supervisor can't straighten this out. I am at a total loss.I would appreciate your help and guidance. Thank you.

Created By: JBLAND Created Date: 08/14/00

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 1,546.00

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 08/11/00

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining
Company/Org.:

(b)(6)

Last name:

Address:

City:

Springfield

State: OR Zip:

Country:

UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range:

Company

Company: Litton Loan Servicing

Address: 5373 West Alabama, Suite 600

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:

Phone: (713) 9609676

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 1051217 Contact Type:Complaint Source:Consumer TCS? N

Comments: This complaint is regarding my mortgage. I mailed my mortgage payment to Litton Loan Services LP, priority mail with confirmation of delivery for July. I confirmed delivery on 07/07/00. There were multiple checks, a soldier-sailor relief voucher, personal check and a check from Household Finance (Bank One had misdirected my June payment to them, in the envelope but not all were posted to my accounts. I was contacted to state that I was in default of my mortgage, numerous times in one day by telephone after receiving the initial letter. The one check for \$600.00, from soldier and sailor relief fund was the one not posted. I was told by Mr. Draty that I had not placed in the envelope and needed to reissue on July 26, 2000. I requested that he research at their end to make sure that it was not placed with the payment coupons. This made him mad and he hung up on me. He then called me back within 10 minutes, I repeatedly asked why he was calling and he repeatedly stated that I had not placed the check in the envelope and I needed to reissue. This went on for about 15 minutes before I finally said we have nothing further to discuss. Since this call was placed by him at my dinner time and my phone is in the kitchen, my entire family heard my end of the conversation. He then reversed the funds from my second mortgage and applied them to my first mortgage and generated a letter stating my second mortgage is in default. I contacted Robin Early in the Human Resource Department to file a complaint against the collection manager. On August 9, 2000, she returned my call and said there was nothing she could do about it. I am now filing a complaint against the company according to the Fair Debt Collection Act as revised in 1996, this appears to be harassment on the part of Litton Loan Services. Upon request I can supply phone records and detailed notes on all persons I have spoke with beginning on June 26, 2000, in an effort to get my payments applied to my account.

Created By: JMOORE Created Date: 08/14/00
Updated By: Updated Date:
Org Name: PUBLIC USERS - CIS
Amt Requested: 1,383.85
Amt Paid: 1,383.85 Payment Method: Check (Not Classified)
Agency Contact: Internet Complaint Date: 08/10/00
Initial Contact: Mail Transaction Date: 07/26/00
Initial Response:
Product/Service: Creditor Debt Collection
Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Wadsworth

State: OH Zip:

Country: UNITED STATES

Work phone

Fax Number:

Home Number:

Email:

Age Range:

Company

Company: Litton Loan Servicing LP

Address: 5373 West Alabama St., Suite 600

City: Houston

State: TX Zip:

Country: UNITED STATES

Email:

URL:

Phone: (800) 9998501

Ext:

Company Representative

Rep Name: Draty, Steve

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 997713 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer has been harrassed by the mortgage co. and does not know why. She is not late with her payments. They have changed her payment amounts and is threatening to send it to the CRA if she does not send the payments immediately. This has been going on since Oct. 1999-now.

Created By: TMEKINS Created Date: 06/30/00

Updated By: FTUCKER Updated Date: 07/05/00

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Phone Complaint Date:

Initial Contact: Unknown Transaction Date:

Initial Response:Unknown

Product/Service: Creditor Debt Collection
Mortgage Lender

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

Law Violation: Creditor Fails or Inaccurately Discloses
Default/Delinquency\Repossession Conditions
Harasses Debtor-Threat of Violence, Obscene\Profane
Language, Repeated Calls
TSR: Other Deception or Abuse (note in comments)

Consumer

Complaining
Company/Org.:

Last name:

(b)(6)

Address:

City: Woodlind Hills

State: CA Zip:

(b)(6)

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number:

(b)(6)

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Service LP

Address: P O Box 4528

City: Houston

State: TX Zip: 77210-4528

Country: UNITED STATES

Email:

URL:

Phone: (800) 9998501 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 995513 Contact Type:Complaint Source: Consumer TCS? N

Comments:

Created By: TMEKINS Created Date: 06/29/00

Updated By: TMEKINS Updated Date: 06/29/00

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Phone Complaint Date:

Initial Response:

Product/Service:

Statute/Rule:

Law Violation:

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Gig harbor

State: WA Zip:

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

Company

Company: Litton Loan & Mortgage

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative



04/12/2006

LLYNCH

Transaction

Ref No.: 981785 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer states him, his wife and his children have been abused by this company in their attempts to collect a debt; they have used false statements to collect undue funds; received undue funds and used it for other means except the mortgage. They have been threatened to lose their home if they do not make payments over their regular payments. \$5000 of their payments have been lost. They receive phone calls all hours of the night and day.

Created By: ARICHARDSON Created Date: 06/14/00

Updated By: ARICHARDSON Updated Date: 06/14/00

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Mail Complaint Date: 05/20/00

Initial Contact: Unknown Transaction Date: 03/01/99

Initial Response:

Product/Service: Creditor Debt Collection
Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Harasses Debtor-Threat of Violence, Obscene\Profane Language, Repeated Calls
Falsely Threatens Suit\llegal or Unintended Act
TSR: Other Deception or Abuse (note in comments)

Consumer

Complaining Company/Org.:

Last name:

Address:

City:

Country:

Work phone

Fax Number:

Home Number:

Email:

Age Range:

(b)(6)

(b)(6)

Greenbush State: ME Zip:

UNITED STATES

() Ext:

()

(b)(6)



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 5373 West Alabama

Suite 600

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:

Phone: (800) 9998501 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 960824 Contact Type:Complaint Source:Consumer TCS? N

Comments: has an item on his credit report that the company is reporting that he still owes a balance on it, consumer has proof that the acct was paid off and he would like to have this corrected

Created By: PSTREETS Created Date: 05/23/00

Updated By: PSTREETS Updated Date: 05/23/00

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Mail Complaint Date: 05/06/00

Initial Contact: Unknown Transaction Date:

Initial Response:Unknown

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act

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

Consumer

Complaining

Company/Org.:

Last name:

Address:

(b)(6)

City: Sarasota Springs

State: NY Zip:

(b)(6)

Country: UNITED STATES

Work phone: ()

Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 5373 West Alabama

Suite 600

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 919607 Contact Type:Complaint Source:Consumer TCS? N

Comments: I have a second mtge. with the above mentioned company.....I have had this loan for over five years.....I have been lagitimately late only twice in the five years....that was with the previous company who sold the loan to Litton.....every month I send the payment on time.....yes, past the due date but within the grace period.....it is never LATE.....every month I get calls at dinner time, in the evening, late at night, in the morning.....all times.....from actual people....to recorded reminders.....telling me to make my payment.....I tell them every month the payment is in the mail, which it is.....and ask to please be left alone.....one month, March, 2000, I hung u p on the person, and for the rest of the month I recieved computer generated recorded messages on the phone in all hours of the day and night.....is there something I can do to stop this harrasement?Sincerely, (b)(6)

Created By: JMOORE Created Date: 04/10/00

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 585.43

Amt Paid: 585.43 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 04/07/00

Initial Contact: Phone Transaction Date:

Initial Response:

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.:

(b)(6)

Last name:

Address:

City:

Islip

State: NY Zip:

(b)(6)

Country:

UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range:

Company

Company: Litton Loan Servicing LP

Address: 5373 West Alabama

suite 600

City: Houston

State: TX Zip: 77056-5923

Country: UNITED STATES

Email:

URL:

Phone: (713) 9609676

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 918478 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer is trying to get a pay-off amount to sale home before it forecloses but she is being switch back and forth between the attorney and the loan company.

Created By: ARICHARDSON Created Date: 04/07/00

Updated By: ARICHARDSON Updated Date: 04/07/00

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Phone Complaint Date: 04/06/00

Initial Contact: Phone Transaction Date: 02/01/00

Initial Response:Phone: other

Product/Service: Mortgage Lender
Other (Note in Comments)

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Miami

State: FL Zip:

Country: UNITED STATES

Work phone: (b)(6)

Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Services,

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: (800) 2479727 Ext:

Company: Echevarria & Associates

Address:

City:

State: NR Zip:

Country: LOCATION NOT REPORTED

Email:

URL:

Phone: (813) 3422200 Ext:

Company Representative

Associated Company

Company: Echevarria & Associates

Address:

City:

State: Zip:

Country:

Phone: (813) 3422200 Ext:

Reason: Attorney



04/12/2006

LLYNCH

Transaction

Ref No.: 917250 Contact Type:Complaint Source: Congress TCS? N

Comments:

Created By: GREESE Created Date: 04/06/00

Updated By: GREESE Updated Date: 04/14/00

Org Name: Office of the Secretary

Amt Requested:

Amt Paid: Payment Method:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule:

Law Violation:

Consumer

Complaining Company/Org.:

Last name:

(b)(6)

Address:

(b)(6)

City: Fort Collins, State: CO Zip:

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Litton Loan Servicing

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 885298 Contact Type:Complaint Source:Consumer TCS? N

Comments: consumer made last payment on mortgage. mortgage had been turned over to different company. new company contacted consumer for add'l payment. consumer informed co that last payment had been made. company attempted foreclosure, reported neg info

Created By: BREDDIX Created Date: 03/06/00

Updated By: IBOLEN Updated Date: 03/10/00

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Mail Complaint Date: 02/17/00

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: North Providence

State: RI Zip:

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing

Address: 5373 West Alabama

Suite 600

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 799506 Contact Type:Complaint Source:Consumer TCS? N

Comments: July 2, 1998, the owner we were financing the house through sold the house to Litton Loan Company. He notified us and we contacted their business for information as we had not received any information stating the loan was now under their company. At that time, they did not have us in the computer. It is stated in the contract that nothing would change but would be left the same as we had it with the owner/financer. That is Principle at \$516.00, escrow \$126.00 for a total of \$642.00 a month. They are to pay the taxes as its included in our payment and in our contract. Whomever input it in the system at their company failed to put the correct amounts in the correct account. February 1999, we received a notice from Bexar County informing us we were delinquent in paying our taxes which is when we called them and were informed they had input it incorrectly. Litton was to have fixed the problem after protesting they were correct but weren't. We had to send them a copy of the mortgage agreement to prove us right. Every month we kept receiving Notice of Default and intent to accelerate for not sending in payments. We kept on with this company every month and was told they were correcting the problem. We had to go to retrieve post office money orders that were sent to them for proof we were not missing any payments. My father went to their business and they still didnt' fix the problem. Each month we go through this. They won't return our phone calls now. They don't put our payments through until they want to so it doesn't show we've paid. My father got a checking account to pay the payment each month and have proof from cancelled checks they were put through. Now, they say we are again behind in escrow. We can't get any assistance from this company to correct their errors. What can you do to help us? Thank you for your help. (b)(6)

Created By: ABANKS Created Date: 11/29/99

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 11/24/99

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: FTC Act Sec 5 (BCP)



04/12/2006

LLYNCH

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Ft. Riley

State: KS Zip:

Country: UNITED STATES

Work phone

Fax Number:

Home Number:

Email:

Age Range:

Company

Company: Litton Loan Servicing LP

Address: 5373 West Alabama, Suite 600

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:None

Phone: (713) 9609676

Ext:

Company Representative

Rep Name: Connell, Noll

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 793950 Contact Type:Complaint Source:Consumer TCS? N

Comments: Litton is trying to bill this congregation for not having insurance on this church.The monthly payments was \$199.80, the entire time that loan been in effect. They changed the coupon book to \$262.15, for supposedly not having insurance.

Created By: KALLEN Created Date: 11/23/99

Updated By: KALLEN Updated Date: 11/23/99

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested: 262.15

Amt Paid: 199.80 Payment Method:

Agency Contact: Phone Complaint Date:

Initial Contact: In Person Transaction Date:

Initial Response:Phone: 800/888

Product/Service: Mortgage Lender
Insurance (Other than Medical)

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Cordele

State: GA Zip:

Country: UNITED STATES

Work phone: () Ext:

Fax Number: (b)(6)

Home Number:

Email:

Age Range:



04/12/2006

LLYNCH

number

Company

Company: Litton Loan Servcing LP

Address: 5373 W. Alabama

Suite 600

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:

Phone: (713) 9608767 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 788686 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer continues to receive calls from a creditor collecting a debt even after he confirmed with the company that he does not owe them any money and asked that they remove his name from their collection list. Gave state AG/CPO info.

Created By: RNORDT Created Date: 11/19/99

Updated By: Updated Date:

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Phone Complaint Date:

Initial Contact: Phone Transaction Date:

Initial Response:Phone: other

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Telephoning repeatedly

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Humbolt

State: TX Zip:

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Services,

Address: 5373 West Alabama

City: Houston

State: TX Zip:

Country: UNITED STATES

Email:

URL:

Phone: (800) 2479727

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 733633 Contact Type:Complaint Source:Consumer TCS? N

Comments: The consumer is calling on behalf of her church. The church has a GI loan with this company, that can not be changed. This company upped their preimum on their amount. They said that they did not have insurance and the church did infact have it, and this company is trying to charge them for this.

Created By: GNOBLE Created Date: 09/13/99

Updated By: GNOBLE Updated Date: 09/13/99

Org Name: TOLL FREE NUMBER AND CONSUMER SENTINEL

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Phone Complaint Date: 09/13/99

Initial Contact: Phone Transaction Date: 05/17/99

Initial Response:Phone: other

Product/Service: Finance Company Lending

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

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

Consumer

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

City: Cordele State: GA Zip: (b)(6)

Country: UNITED STATES

Work phone: (b)(6) Ext:

Fax Number:

Home Number:

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Servcing LP

Address: 5373 W. Alabama

Suite 600

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:

Phone: (713) 9608767 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 717030 Contact Type:Complaint Source:Consumer TCS? N
 Comments: Mortgage company failing to credit payments before late fees will be assigned.
 Created By: CSTONE Created Date: 08/25/99
 Updated By: CSTONE Updated Date: 08/25/99
 Org Name: Planning and Information- BCP
 Amt Requested:
 Amt Paid: Payment Method:
 Agency Contact: Mail Complaint Date: 08/19/99
 Initial Contact: Mail Transaction Date: 10/01/98
 Initial Response:Mail
 Product/Service: Mortgage Lender
 Statute/Rule: FTC Act Sec 5 (BCP)
 Law Violation: Deception/Misrepresentation

Consumer

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



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing, Inc.

Address: 5373 West Alabama

Suite 600

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:

Phone: (713) 9609676 Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 715840 Contact Type:Complaint Source:Consumer TCS? N

Comments: From the time Litton took over the servicing of this mortgage from Mellon Mortgage Company on January 15, 1999, I have received a series of Notice of Default and Intent to Accelerate letters, form letters, and telephone calls from Litton giving me unsubstantiated figures for amounts due, late charges and past due charges. Dispite numerous requests, they have not substantiated any of the alleged past due amounts. They twice denied I had communicated with them until I produced the certified mail, return receipt. They have lost one payment altogether, did not apply others and there are at least two payments that may have been misapplied. They ha ve harrassed me in writing and by telephone for payment of amounts not due, refused to substantiate their claims, given me conflicting information on the telephone and in writing, and on two occasions sent a representative to my home who discussed this matter with a third party who was a guest of mine.

Created By: CSTONE Created Date: 08/24/99

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 08/19/99

Initial Contact: Mail Transaction Date: 01/28/99

Initial Response:

Product/Service: Creditor Debt Collection

Statute/Rule: Fair Debt Collection Practices Act



04/12/2006

LLYNCH

Law Violation: Tells Someone Other Than Debtor About Debt

Consumer

Complaining
Company/Org.:

Last name:

(b)(6)

Address:

City:

Garland

State: TX Zip:

(b)(6)

Country:

UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range:

Company

Company: Litton Loan Servicing, Inc.

Address: 5373 West Alabama

Suite 600

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:

Phone: (713) 9609676

Ext:

Company Representative

Rep Name: Several, Several

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 703915 Contact Type:Complaint Source:Consumer TCS? N

Comments: In Sept. 1998 the people that I had bought a home from discounted the contract and sold it to South Plains Mortgage Co. in Texas. I called South Plains to find out where to make my payments and they told me to continue making them to Contract Service Center in Salem, Ore. I made the individual monthly payments from Oct. through Dec. and then made the payments from Jan. through April in one check in Jan. In March I recieved a letter from South Plains stating that Litton Loan Servicing could collect the payments without a collection fee so I agreed to have Litton as my collecting agent. In May Litton, through their attorney's, foreclosed on th e property claiming that I had not made a payment since Sept. 1998. They contacted the credit reporting agencies and placed the foreclosure on my credit reports. I hired an attorney in May to inform Litton that my payments had been made in a timely fashion. Their attorneys never responded in writing to the problem after that but informed my attorney by phone that the foreclosure had been rescinded. I have faxed to Litton and to South Plains Mortgage all of my payment record for 1998 and 1999 from Contract Service Center as well as copies of my cancelled checks and letters explaining my position in this problem. I have asked them to remove the foreclosure from my credit reports. In July I recieved five more letters from Litton threatening foreclosure as well as an eviction notice dated July 28, 1999 from their attorneys to my tenants at the property in question. I had applied for a credit card early in 1998 and was denied. I asked for a copy of my credit report and found the fo reclosure posted. I asked for an inquiry by the CRA and they conacted Litton. I was told by the CRA that Litton never responded. I have asked Litton to retract the foreclosure and have had no response from them.

Created By: HBUCKMON Created Date: 08/10/99

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 574.93

Amt Paid: 574.93 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 08/05/99

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Credit Information Furnishers

Statute/Rule: Fair Credit Reporting Act



04/12/2006

LLYNCH

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

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: Beaver

State: OR Zip:

Country: UNITED STATES

Work phone:

Fax Number:

Home Number:

Email:

Age Range:

Company

Company: Litton Loan Servicing

Address: 5373 West Alabama, Suite 600

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:

Phone: (800) 9998501

Ext:

Company Representative

Rep Name: Lancaster, Sonja

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 652876 Contact Type:Complaint Source:Consumer TCS? N

Comments: Re:FHA PMI No. (b)(6) Loan # (b)(6) January 1, 1999 Mellon Mortgage Company notified me that the servicing of my mortgage loan was to be transferred to Litton Loan Servicing effective 1/16/99. At that time there was a question about loan payments that I did not believe had been applied. Mellon did not respond to my inquiries before the loan was transferred to Litton.2. In February I receive notification what my mortgage was in default and that they planned to escalate. I called and spoke with Andre Thomas who told me to send copies (front and back) of my cancelled checks to him. He said that the account would be researched and I would be notified of the results by letter, but would continue to get default letters until the account was reconciled. I FedX'ed the information to him.3. In March I received another default letter. I had not received any notification of any sort about the results of my request for clarification of payments to the account.4. I responded to this letter in April setting out the communication with Andre Thomas, the lack of response, the need for a reconciliation of the account, and the need for clarification of the payment amount since that usually changes in April and I had received no notification of the new amount. This was sent Certified Mail and I have the return receipt.5. I continued to send in payments FedX to the attention of Andre Thomas.6. I continued to get correspondence from Litton stating an amount due that showed no payments credited, despite the fact that the checks kept being cashed. I have no idea how the money was applied, if it was applied, or how much the payments should now be.7. In May I received another default letter.8. Litton as sent a representative to my residence on at least two occasions who discussed the status of the account with a guest who was staying with me and who identified himself as such. I believe that is unethical, if not illegal.

Created By: HBUCKMON Created Date: 06/14/99

Updated By: Updated Date:

Org Name: PUBLIC USERS - CIS

Amt Requested: 1,900.00

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 06/11/99

Initial Contact: Mail Transaction Date:

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: Truth-In-Lending Act



04/12/2006

LLYNCH

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

Consumer

Complaining
Company/Org.:

Last name:

(b)(6)

Address:

(b)(6)

City: Garland

State: TX Zip:

Country: UNITED STATES

Work phone

(b)(6)

Fax Number:

Home Number:

Email:

Age Range:

Company

Company: Litton Loan Servicing

Address: 5373 West Alabama

Suite 600

City: Houston

State: TX Zip: 77056

Country: UNITED STATES

Email:

URL:

Phone: (713) 9609676

Ext:

Company Representative

Rep Name: thomas, Andre

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 619591 Contact Type: Complaint Source: Consumer TCS? N

Comments: Paying mortgage thru electronic banking; company charged late fees & did not send consumer bill regarding new mortgage.

Created By: JGOSHAROBY Created Date: 04/28/99

Updated By: Updated Date:

Org Name: Southwest Region

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Phone Complaint Date: 04/28/99

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule:

Law Violation: Other Written Disclosure\Written Violations

Consumer

Complaining Company/Org.: (b)(6)

Last name:

Address:

City: Corvallis State: OR Zip:

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

(b)(6)

Company

Company: Litton Loan Servicing, Inc.

Address: 5373 West Alabama St.

City: Houston State: TX Zip: 77056-5923

Country: UNITED STATES

Email: URL:

Phone: () Ext:



04/12/2006

LLYNCH

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 505123 Contact Type:Complaint Source:Consumer TCS? N

Comments: Bank posting error on one month's payment was corrected, mortgage company collected twice. Consumer having problem getting a refund on overpayment.

Created By: MHALEY Created Date: 12/04/98

Updated By: MHALEY Updated Date: 12/04/98

Org Name: Boston Regional Office

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Phone Complaint Date: 12/04/98

Initial Response:

Product/Service: Mortgage Lender

Statute/Rule: Rule / Other

Law Violation: Other (Note the Violation in the Comment Field)

Consumer

Complaining Company/Org.:

Last name:

(b)(6)

Address:

City: Franklin State: MA Zip:

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number:

(b)(6)

Email:

Age Range:

Company

Company: Litton Loan Services,

Address: 5373 West Alabama

City: Houston State: TX Zip:

Country: UNITED STATES

Email: URL:

Phone: (713) 9609676 Ext:



04/12/2006

LLYNCH

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 483711 Contact Type:Complaint Source:Consumer TCS? N

Comments: My home of 22 years was fraudulently foreclosed on, by a trustee who had not authority to file a notice of default. Even after the sale, this trustee has kept more than \$160,000 of sales proceeds which were due to me. The will not supply any papers or anything else. Federal Statute which was violated is 12 USCS 2605(e), and state law is 2943. I have written numerous letters to FTC, but have never had a reply.

Created By: ESELLERS Created Date: 11/12/98

Updated By: ESELLERS Updated Date: 10/20/99

Org Name: PUBLIC USERS - CIS

Amt Requested: 7,477.00

Amt Paid: 1,182.00 Payment Method: Check (Personal)

Agency Contact: Internet Complaint Date: 11/01/98

Initial Contact: In Person Transaction Date:

Initial Response:

Product/Service: Creditor Debt Collection

Statute/Rule: FTC Act Sec 5 (BCP)

Law Violation: Deception/Misrepresentation

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

City: San Jose, State: CA Zip:

Country: UNITED STATES

Work phone: () Ext:

Fax Number: ()

Home Number: (b)(6)

Email:

Age Range:

(b)(6)



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing, Bank United, Wells Fargo Bank

Address: 5373 West Alabama

City: Houston,

State: TX Zip:

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 470559 Contact Type:Complaint Source:Consumer TCS? N
 Comments: consumer says house was illegally foreclosed on.
 Created By: JMOORE Created Date: 10/21/98
 Updated By: ESELLERS Updated Date: 10/19/99
 Org Name: Planning and Information- BCP
 Amt Requested:
 Amt Paid: Payment Method:
 Agency Contact: Mail Complaint Date:

Initial Response:

Product/Service: Mortgage Lender

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

Law Violation: Creditor Fails or Inaccurately Discloses
 Default/Delinquency\Repossession Conditions
 Deception/Misrepresentation

Consumer

Complaining

Company/Org.:

(b)(6)
 Last name:
 Address:

City: San Jose

State: CA Zip:

(b)(6)

Country: UNITED STATES

Work phone: ()

Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:



04/12/2006

LLYNCH

Company

Company: Litton Loan Servicing, Inc.

Address: 5373 West Alabama St.

City: Houston

State: TX Zip: 77056-5923

Country: UNITED STATES

Email:

URL:

Phone: ()

Ext:

Company Representative

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 463573 Contact Type: Complaint Source: Consumer TCS? N

Comments: My loan was purchased by Litton Loan Services, from Wells Fargo Bank. Litton has never complied with the National Affordable Housing Act (12 UCSC 2605(e) since it has had the loan. They return a monthly payment of \$1,182 and said that I owed \$7,500 after one month's time. I wrote to ask them to explain, they have never done so, and they never responded to my letters. I wrote the Texas Attorney General and Litton never responded. I obtained an Attorney who also wrote two letters, to Litton and Litton never responded to his letters. Litton placed my home in foreclosure, unbeknownst to me or my attorney without ever giving me a notice of default or my attorney any notice. Litton sold my home, illegally, again without ever informing or noticing me or my wife or my attorney. Now they are holding the proceeds from the illegal sale because their attorney told my attorney that I might use the proceeds to use against them. I have been given an eviction notice by the purchaser, who I believe to be tied to Litton Loan Services and unless something is done, will be evicted from my home without ever having my house or the loan adjudicated in court. The house was sold at a Trustee sale on July 31, 1998. I have never been given an accounting of the loan by Litton Loan Services nor have they ever explained why my February payment was returned or explained why I need to pay \$7,500 for a monthly payment. I had previously complained to Litton and Wells Fargo that because they had an automatic payment deducted from my checking account for seven years of this loan, I never received the 0.5% discount which was used as incentive to set the automatic payment. They also did not change the interest rates as rapidly as they should have when the interest rates went down. Please contact me (b)(6)

(b)(6)

Created By: HBUCKMON Created Date: 10/07/98

Updated By: ESELLERS Updated Date: 10/19/99

Org Name: PUBLIC USERS - CIS

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Internet Complaint Date: 10/01/98

Initial Contact: Unknown Transaction Date:

Initial Response:

Product/Service: Other Lender

Statute/Rule: Truth-In-Lending Act



04/12/2006

LLYNCH

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

Consumer

Complaining

Company/Org. (b)(6)

Last name:

Address:

City: San Jose,

State: CA Zip:

Country: UNITED STATES

Work phone ()

Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Litton Loan Services,

Address: 5373 West Alabama

City: Houston

State: TX Zip:

Country: UNITED STATES

Email: None

URL:None

Phone: ()

Ext:

Company Representative

Rep Name: Litton, Larry

Title:

Associated Company



04/12/2006

LLYNCH

Transaction

Ref No.: 367080 Contact Type:Complaint Source:Consumer TCS? N

Comments: Consumer's loan account is not being credited as it should be. She has disputed this with the company and they have not responded to her disputes.

Created By: FTUCKER Created Date: 04/15/98

Updated By: CWALLACE Updated Date: 04/16/98

Org Name: Planning and Information- BCP

Amt Requested:

Amt Paid: Payment Method:

Agency Contact: Mail Complaint Date: 04/10/98

Initial Response:

Product/Service: Credit Cards

Statute/Rule: Fair Credit Billing Act

Law Violation: Credit Card Billing Error

Consumer

Complaining

Company/Org.: (b)(6)

Last name:

Address:

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

Country: UNITED STATES

Work phone () Ext:

Fax Number: ()

Home Number: ()

Email:

Age Range:

Company

Company: Litton Loan

Address:

City: State: NR Zip:

Country: LOCATION NOT REPORTED

Email: URL:

Phone: () Ext:



04/12/2006

LLYNCH

Company Representative

Associated Company