

- If you are getting a loan through a broker, make sure he/she is licensed.
- Read all of your documents and make sure you understand them before you sign them.
- To the best of your ability, pay your mortgage payments as scheduled.
- Make sure you are sending payments to the correct loan servicer. Remember that if the loan servicer changes, both your previous and new servicer must notify you of the change.
- If you have an impound/escrow account for payment of your property taxes and insurance, make sure those bills are actually getting paid.
- Check your servicing account from time to time to make sure that your payments are being applied correctly.
- Once you have paid off your loan, make certain that the lien is released.

GOVERNMENT AGENCY CONTACT INFORMATION

Federal Agencies

Federal Communications Commission (FCC)

Consumer and Governmental Affairs Bureau

Consumer Complaints

445 12th Street, SW

Washington, DC 20554

Phone: 1-888-CALL-FCC (225-5322)

Fax: 1-866-418-0232

Email: fccinfo@fcc.gov

Website: www.fcc.gov

Federal Trade Commission (FTC)

Headquarters/Financial Services Division

600 Pennsylvania Avenue NW

Washington, D.C. 20580
Phone: (877) FTC-HELP (382-4357)
Website: www.ftc.gov

National Credit Union Administration (NCUA)

NCUA Region V-Tempe
1230 W. Washington Street, Suite 301
Tempe, AZ 85281
Phone: (602) 302-6000
Fax: (602) 302-6024
Email: region5@ncua.gov
Website: www.ncua.gov

Office of the Comptroller of the Currency (OCC)

Consumer Assistance Group
1301 McKinney Street, Suite 3450
Houston, TX 77010
Phone: (800) 613-6743
Fax: (713) 336-4301
Website: www.occ.treas.gov

Office of Thrift Supervision (OTS)

1700 G Street, NW
Washington, DC 20552
Phone: 1-800-842-6929
Fax: (202) 906-7342
Website: www.ots.treas.gov

U.S. Department of Housing and Urban Development (HUD)*

451 7th Street SW, Suite 9146
Washington, DC 20410
Phone: (202) 708-1455

Consumer Financial Protection Bureau (CFPB)

Mortgage Payment Assistance or Consumer Complaints

Phone: (855) 411-2372

Website: www.consumerfinance.gov

State Agencies

California District Attorneys Association (CDA)

For a roster of California county district attorneys

Website: www.cdaa.org

Civil Rights Department

Los Angeles Housing District Office

1055 West 7th Street, Suite 1400

Los Angeles, CA 90017

Phone: (213) 439-6703

Fax: (213) 439-6715

Department of Corporations (DOC)

Consumer Service Office

1515 K Street, Suite 200

Sacramento, CA 95817

Phone: (866) ASK-CORP (866-275-2677)

Website: www.corp.ca.gov

Oakland Housing District Office

1515 Clay Street, Suite 701

Oakland, CA 94612

Phone: (510) 622-2945

Fax: (510) 622-2956

Website: www.calcivilrights.ca.gov

Department of Financial Institutions (DFI)

1810 13th Street
Sacramento, CA 95811
Phone: (916) 322-0622
Fax: (916) 445-2123
Email: consumer@dfi.ca.gov
Website: www.dfi.ca.gov

Department of Insurance (CDI)

300 South Spring Street, South Tower
Los Angeles, CA 90013
Phone: (800) 927-4357
Website: www.insurance.ca.gov

California Department of Real Estate (DRE)

Mortgage Loan Activities
1651 Exposition Blvd.
Sacramento, CA 95815
Phone: (877) 373-4542
Fax: (916) 263-8943
Website: www.dre.ca.gov

Office of the Attorney General (AG)

Public Inquiry Unit
P.O. Box 944255
Sacramento, CA 94244-2550
Phone: (916) 322-3360
Website: www.ag.ca.gov

Bureau of Real Estate Appraisers (BREA)

1102 Q Street, Suite 4100
Sacramento, CA 95811
Phone: (916) 552-9000
Website: www.brea.ca.gov

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