

WHO CAN I CONTACT IF I HAVE OTHER MORTGAGE-RELATED COMPLAINTS?

If you have a complaint regarding:

Appraisers - Bureau of Real Estate Appraisers

Escrow companies - Department of Corporations

Title insurance companies (including title insurance companies that perform escrow services - Department of Insurance

Statewide fraud and other statewide criminal matters - Office of the Attorney General

Local fraud and other criminal matters - Your local District Attorney's Office or City Attorney's Office

Unlawful discrimination in housing or lending practices
- California Civil Rights Department

Unsolicited telephone marketing calls and faxes -
Federal Communications Commission

Violations of (not interpretation of):

Equal Credit Opportunity Act, Fair Credit Reporting Act, Fair Debt Collection Practices Act, and Truth in Lending Act -
Federal Trade Commission

Civil/Legal remedies - Private attorneys

If your complaint issue is not addressed in this booklet, please contact the Department of Real Estate and we can try to help direct you to the appropriate agency or resource.

HOW DO I AVOID MORTGAGE-RELATED PROBLEMS?

Many mortgage-related problems can be prevented by taking some precautions:

- Before you get your loan, do your own due diligence.
- Be aware of current scams by reading the Department of Real Estate's Consumer Alerts at www.dre.ca.gov/cons_alerts.html.
- Stay away from companies offering loan services for an upfront fee as these are often scams.
- Beware of "bait and switch" tactics.