



PLEASE READ - COMPLAINT PROCESS INFORMATION

The Department of Savings and Mortgage Lending (the Department) may take disciplinary action against a person who is licensed or registered under its programs, and anyone who has violated a law that is within the scope of the Department's enforcement authority, regardless of license status.

The Department of Savings and Mortgage Lending (the Department) accepts complaints against the following entities when the subject property is located in Texas:

- Residential Mortgage Loan Originators
- Mortgage Companies
- Financial Services Companies
- Auxiliary Mortgage Loan Activity Companies
- Independent Contractor Loan Processors
- Independent Underwriters
- Mortgage Bankers
- Residential Mortgage Loan Servicers
- State Savings Banks / Thrifts

The Department **does not** regulate:

- Federal or state banks
- Real estate brokers or agents
- Title insurance companies
- Appraisers
- Buyers or sellers who are not licensed by the Department

The Department does not:

- Resolve commission or employment disputes between its licensees.
- Give legal advice, opinions or act as your personal legal representative.

Attached is a complaint form. All complaints must be signed and in writing. The Department does not accept complaints over the telephone or unsigned complaints by electronic mail. Be sure to enclose copies of all relevant supporting documents when returning the complaint form to the Department.

PLEASE DO NOT SEND ORIGINAL DOCUMENTS.

If you are disabled and need help completing this form, please call us toll free at (877) 276-5550.

If you do not want your identity revealed, or do not sign your complaint, we will not be able to process it. If an investigation is opened, the person or entity against whom the complaint is filed will receive a copy of the complaint. You may be required to testify as a witness in a hearing in Austin, Texas

What to Expect:

- You will be notified by mail that your complaint has been received within 10 business days.
- We will determine whether your complaint states facts which could establish a violation of one or more of the laws that the Department administers and enforces.
- If so, the Department will open an investigation of your complaint.
- If not, the Department will let you know that we will not take further action on your complaint.

To check the status of your complaint after 10 business days, you may contact the Complaint Intake Assistant toll free at (877) 276-5550.

**DEPARTMENT OF SAVINGS AND MORTGAGE LENDING
COMPLAINT FORM**

DEPARTMENT USE ONLY:

Complaint Number:	Date Received:
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Please provide as much information as possible. If a field does not apply, please write N/A. Send this form, along with copies of support documentation, via mail or fax to:

Department of Savings and Mortgage Lending
Attn: Consumer Complaint Division
2601 N. Lamar Blvd., Ste. 201
Austin, TX 78705
Fax: (512) 936-2003

Your complaint is regarding:

Mortgage Origination ☐ Mortgage Servicing ☐ State Savings Bank ☐

If you selected Mortgage Origination or Mortgage Servicing, is your complaint regarding origination or servicing on:

Your primary residence ☐ Your second home ☐ Your investment/rental property ☐

Your contact information:

Title		
Mr. <input type="checkbox"/>	Mrs. <input type="checkbox"/>	Ms. <input type="checkbox"/>
Name		
First:	Last:	
Mailing Address		
Street:		Unit/Apartment:
City:	State:	Zip:
Property Address (If complaint is regarding mortgage loan origination or servicing)		
Street:		Unit/Apartment:
City:	State:	Zip:
Telephone Numbers		
Home:		Work:
Cell:		Fax:
Email		

Are you 65 or older? ☐ Yes ☐ No

Please provide the following information concerning the person, company and/or state savings bank against whom you are complaining:

Person's Name		
First:	Last:	
Company's Name		
Name:		
Address		
Street:		
City:	State:	Zip:
Telephone Numbers		
Home:	Work:	
Cell:	Fax:	
Email		
NMLS ID/Registration Number (If known)		

Dates of transaction/initial contact:

Have you filed a complaint against this person, company and or state savings bank with another agency? ☐ Yes ☐ No

If Yes, which agency?

What action has been taken by the other agency?

If the Department of Savings and Mortgage Lending is not the appropriate regulatory agency, do you grant us permission to forward your complaint to the appropriate agency that may have jurisdiction over the entity or specific matter? ☐ Yes ☐ No

Do you have an attorney representing you in this matter? ☐ Yes ☐ No

If yes, please provide the following information:

Attorney's Name		
First:	Last:	
Attorney's Address		
Street:		
City:	State:	Zip:
Telephone numbers		
Home:	Work:	
Cell:	Fax:	
Email		

Please list the name(s), address(es), and telephone number(s) of any witness(es) who have or may have information concerning the subject matter of your complaint:

Complaint Detail: List the facts of your complaint in the order of their occurrence, starting with the earliest date and working forward. Attach additional pages as needed to fully explain the situation.

Have you previously notified the person, company and/or state savings bank named on page one about your complaint? ☐ Yes ☐ No

How did you notify them? ☐ Written / Email ☐ Oral

What was the response?

Please describe a satisfactory resolution to this matter from your perspective:

Would you be willing to testify at a hearing? ☐ Yes ☐ No

ATTESTATION BLOCK

The information contained herein and all documents submitted are true and correct to the best of my knowledge. I understand that I may be required to testify at a hearing and that a copy of my complaint will be sent to the person or company against whom it is filed. I also understand that neither the Department of Savings and Mortgage Lending nor any of its officers or employees can act or will act as my legal representative or attorney.

All complaints and accompanying information are presumed to be open records unless an exception exists and must, by law, be given to anyone who requests them. Texas Government Code Section 552.101, et seq.

☐ I have read and agree with the above statement.

Signature

Date