

CFPB-2020-0013-0018

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this is about mortgage loan servicing. **Redacted**

My problem started as soon as my loan was sold. My closing papers from escrow had everything figured out to the penny. LOan servicing - right off the bat decided to send property taxes of \$1088 when \$826 was due. So they re-figured everything, raising my payment amount. I knew something THEY did was at fault. (overpaying taxes). Back and forth - customer service refused to do anything. When I finally got a copy of THEIR accounting, I found the problem. I made them get the money back. They finally did but since THEIR error caused an upset in my account I got several late charges and suspense accounts. THAT IS JUST ANOTHER LEGAL WAY TO RIP ME OFF! Seriously, how did that become legal? Anyways I just continued making the same payments (as on closing) on time. At 1 year, when escrow should be evaluated they showed \$493 shortage. I show an excess of almost \$600. That is what it should of showed at the one year.

They have refused to fix my acct.

THEN THEY DID IT AGAIN! paid 1033 when 936 was due

THEN THEY DID IT AGAIN! pd 242 when 171 was due

WTF?? how do I get this corrected?

I have stage 4 metastatic cancer and I don't need this shit! This has been going on for a year now! what about regulation X!

You know, in early 2007 I used my 401k, college for my kids savings, etc to buy a home (that I could afford) finally at age 55. My down payment was my life- \$85,000

I lost everything due to government bullshit, red tape, lies. My mortgage (suntrust) REFUSED to work with me but ended up selling my home for \$55,000 to a a slum lord. I'm really pissed. I have never recovered