

April 2016

# Monthly Complaint Report

Vol. 10



Consumer Financial  
Protection Bureau

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# 1. Complaint volume

The Consumer Financial Protection Bureau (CFPB) is the first federal agency solely focused on consumer financial protection,<sup>1</sup> and consumer complaints<sup>2</sup> are an integral part of that work. The CFPB’s Office of Consumer Response hears directly from consumers about the challenges they face in the marketplace, brings their concerns to the attention of companies, and assists in addressing their complaints. This Monthly Complaint Report provides a high-level snapshot of trends in consumer complaints.

The Monthly Complaint Report uses a three-month rolling average, comparing the current average to the same period in the prior year where appropriate, to account for monthly and seasonal fluctuations. In some cases, we use month-to-month comparisons to highlight more immediate trends. For company-level complaint data, we use a three-month rolling average of complaints sent to companies for response. This company-level complaint data lags other complaint data in this report by two months to reflect the 60 days companies have to respond to complaints, confirming a commercial relationship with the consumer. This is consistent with complaints found in the public Consumer Complaint Database.<sup>3</sup>

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<sup>1</sup> The Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010, Pub. L. No. 111-203 (“Dodd-Frank Act”) created the CFPB to protect consumers of financial products or services and to encourage the fair and competitive operation of consumer financial markets.

<sup>2</sup> Consumer complaints are submissions that express dissatisfaction with, or communicate suspicion of wrongful conduct by, an identifiable entity related to a consumer’s personal experience with a financial product or service.

<sup>3</sup> This report is based on dynamic data and may slightly differ from other public reports. Company-level information should be considered in context of company size and/or market share. Complaints referred to other regulators, such as complaints about depository institutions with less than \$10 billion in assets, are not published in the Consumer Complaint Database.

Visit [consumerfinance.gov/complaint](http://consumerfinance.gov/complaint) to learn about how we handle complaints or to submit a complaint. Visit our Consumer Complaint Database at [consumerfinance.gov/complaintdatabase](http://consumerfinance.gov/complaintdatabase) to search, sort, filter, and export complaints.

## 1.1 Complaint volume by product

As of April 1, 2016, the CFPB has handled approximately 859,900 complaints, including approximately 26,500 complaints in March 2016. Table 1 shows the percentage change in complaint volume by product, comparing January to March 2015 with January to March 2016.<sup>4</sup>

**TABLE 1: CHANGE IN COMPLAINT VOLUME**

	% change	3 month average: Jan - Mar 2015	3 month average: Jan - Mar 2016
Other financial services	53%	126	193
Money transfer	28%	160	204
Bank account or services	26%	1,600	2,020
Prepaid	25%	182	228
Student loans	24%	632	784
Consumer loan	24%	1,026	1,269
Mortgage	21%	3,800	4,603
Credit card	19%	1,733	2,055
Debt collection	4%	7,140	7,435
Credit reporting	-7% 	4,332	4,038
Payday loan	-14% 	489	420
<b>Total</b>	<b>10%</b>	<b>21,380</b>	<b>23,508</b>

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<sup>4</sup> Complaint totals include all complaints with product breakdowns focusing on the most-complained-about consumer financial products and services.

- Other financial services complaints, which include complaints about check cashing, credit repair, debt settlement, foreign exchange services, traveler's checks, tax refund anticipation checks, and money order providers, showed the greatest percentage increase from January to March 2015 (126 complaints) to January to March 2016 (193 complaints), representing about a 53 percent increase.
- Payday loan complaints showed the greatest percentage decrease from January to March 2015 (489 complaints) to January to March 2016 (420 complaints), representing about a 14 percent decline.

Table 2 shows the complaint volume this month by product. The graphic at the end of each row under the heading “Monthly complaints” shows the volume trend from when the CFPB began accepting complaints about that product (green dot) to the current month (blue dot). The monthly average reflects complaints handled per month since we began accepting those complaints.<sup>5</sup>

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<sup>5</sup> The CFPB has used a phased-in approach to expand its complaint handling over time to include multiple products and services under its authority. Complaint-handling capacity was expanded as follows: credit card complaints on July 21, 2011, mortgage complaints on December 1, 2011, bank accounts and services, private student loans, and consumer loans on March 1, 2012, credit reporting on October 22, 2012, money transfers on April 4, 2013, debt collection on July 10, 2013, payday loans on November 6, 2013, prepaid cards, credit repair, debt settlement, and pawn and title loans on July 19, 2014, and virtual currency on August 11, 2014. See Table 2.

**TABLE 2: MONTHLY PRODUCT TRENDS<sup>6</sup>**



<sup>6</sup> Gray bars show +/- 1 standard deviation for monthly complaints since we began accepting those complaints. Total complaints column includes 5,769 complaints where no specific consumer financial product was selected by consumers.

- As of April 1 2016, debt collection represented 26 percent of total cumulative complaints. Debt collection complaints represented about 31 percent of complaints submitted in March 2016.
- Student loans complaints showed the greatest month-over-month percentage increase (83 percent).
- Money transfer complaints showed the greatest month-over-month percentage decrease (-4 percent).
- Debt collection, mortgage, and credit reporting complaints continue to be the top three most-complained-about consumer financial products and services, collectively representing about 69 percent of complaints submitted in March 2016.

## 1.2 Complaint volume by state

**TABLE 3:** CHANGE IN COMPLAINT VOLUME BY STATE

	% change	3 month average: Jan - Mar 2015	3 month average: Jan - Mar 2016	Total complaints	Total complaints per 100k population
NM	32%	117	154	4,515	217
IN	29%	233	300	10,049	152
MN	26%	227	287	9,706	177
LA	23%	233	286	9,246	198
WA	23%	394	484	17,369	242
TN	23%	370	454	13,923	211
GA	21%	849	1,029	35,212	345
AZ	20%	436	523	18,554	272
OK	19%	163	194	6,293	161
MA	19%	350	417	15,868	234
CO	19%	347	413	14,088	258
VA	18%	627	743	26,779	319
WV	17%	63	74	2,445	133
DC	17%	121	142	4,961	738
MD	17%	603	705	26,094	434
CA	16%	2,794	3,232	118,873	304
KY	15%	172	197	6,872	155
MS	14%	118	134	4,491	150
NC	12%	571	642	23,530	234
CT	12%	231	258	9,479	264
OR	12%	252	281	9,832	244
AK	11%	29	32	1,114	151
NH	11%	88	97	3,904	293
NV	11%	267	296	10,435	361
SC	11%	309	342	11,387	233
MI	10%	522	576	22,353	225
IA	10%	109	120	3,967	127
FL	10%	2,073	2,275	82,820	409
KS	9%	134	147	4,673	160
NE	9%	79	86	2,940	155
NJ	8%	777	841	32,350	361
IL	8%	774	837	29,636	230
NY	8%	1,361	1,463	54,782	277
PA	6%	778	826	30,507	238
AR	6%	97	102	3,942	132
OH	5%	669	702	26,457	228
DE	4%	103	107	4,466	472
MO	4%	296	307	11,654	192
WI	-1% ↗	267	264	10,069	174
RI	-1% ↗	66	65	2,812	266
AL	-3% ↗	267	259	9,346	192
ID	-5% ↗	85	80	3,181	192
UT	-6% ↗	147	138	4,909	164
TX	-6% ↗	1,941	1,820	66,860	243
SD	-8% ↗	39	36	1,326	154
WY	-8% ↗	22	20	914	156
MT	-11% ↗	42	37	1,525	148
ND	-12% ↗	30	26	830	110
ME	-20% ↗	91	73	2,919	220
VT	-23% ↗	47	36	1,417	226
HI	-29% ↗	76	54	3,109	217

- New Mexico (32 percent), Indiana (29 percent), and Minnesota (26 percent) experienced the greatest complaint volume percentage increase from January to March 2015 to January to March 2016.
- Hawaii (-29 percent), Vermont (-23 percent), Maine (-20 percent) experienced the greatest complaint volume percentage decrease from January to March 2015 to January to March 2016.<sup>7</sup>
- Of the five most populated states, California (16 percent) experienced the greatest complaint volume percentage increase, and Texas (-6 percent) experienced the greatest complaint volume percentage decrease from January to March 2015 to January to March 2016.

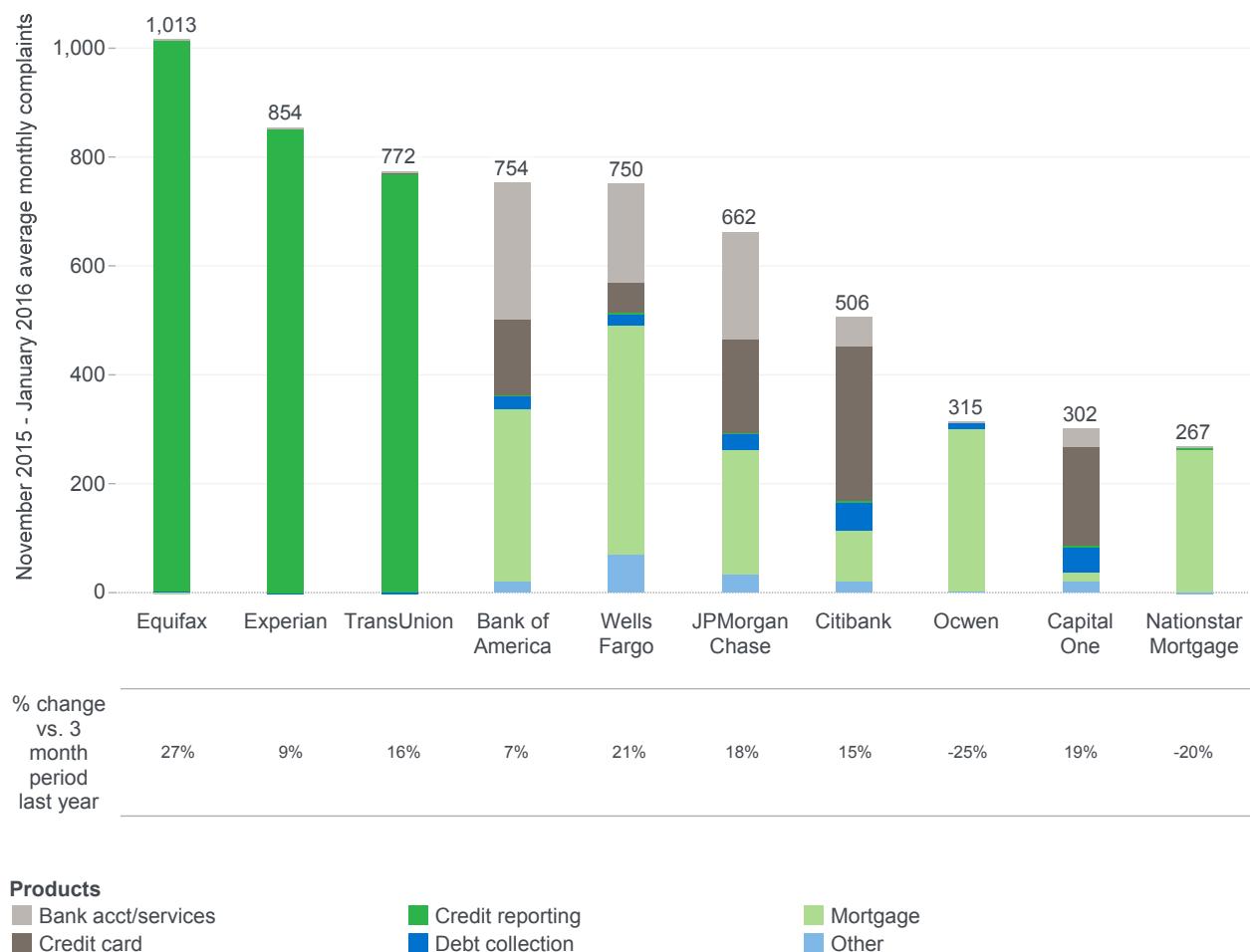
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<sup>7</sup> Complaints per 100k population are defined as cumulative complaints divided by Census estimated 2015 population. Census population data source: <http://www.census.gov/popest/data/state/totals/2015/index.html>

## 1.3 Complaint volume by company

Complaint data in this section lags other complaint data by two months to reflect the 60 days companies have to respond to complaints, confirming a commercial relationship with the consumer. Figure 1 and Table 4 show the top 10 most-complained-about companies for November 2015 - January 2016. Figure 1 also shows which products consumers complained about for each company. The “Other” category includes consumer loans, student loans, money transfers, payday loans, prepaid cards, and other financial service complaints. Complaints sent to these companies account for 47 percent of all complaints sent to companies over this period. Company-level information should be considered in context of company size and/or market share.

**FIGURE 1:** TOP 10 MOST-COMPLAINED-ABOUT COMPANIES



**TABLE 4: TOP 10 MOST-COMPLAINED-ABOUT COMPANIES**

Company	3 month average: November 2015 - January 2016	% change vs. 3 month period last year	Monthly average <sup>8</sup>	Total complaints
Equifax	1,013	27%	693	29,109
Experian	854	9%	716	28,644
TransUnion	772	16%	592	23,677
Bank of America	754	7%	1,005	55,254
Wells Fargo	750	21%	739	40,628
JPMorgan Chase	662	18%	604	33,210
Citibank	506	15%	464	25,528
Ocwen	315	-25%	376	20,300
Capital One	302	19%	293	16,107
Nationstar Mortgage	267	-20%	236	12,517

- By average monthly complaint volume, Equifax (1,013), Experian (854), and TransUnion (772) were the most-complained-about companies for November 2015 - January 2016.
- Equifax experienced the greatest percentage increase in average monthly complaint volume (27 percent) from November 2014 - January 2015 to November 2015 - January 2016.
- Ocwen experienced the greatest percentage decrease in average monthly complaint volume (-25 percent) from November 2014 - January 2015 to November 2015 - January 2016.

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<sup>8</sup> Monthly average calculated from the month the CFPB first handled complaints for the company. Total complaints represent cumulative complaints sent to companies through January 2016.

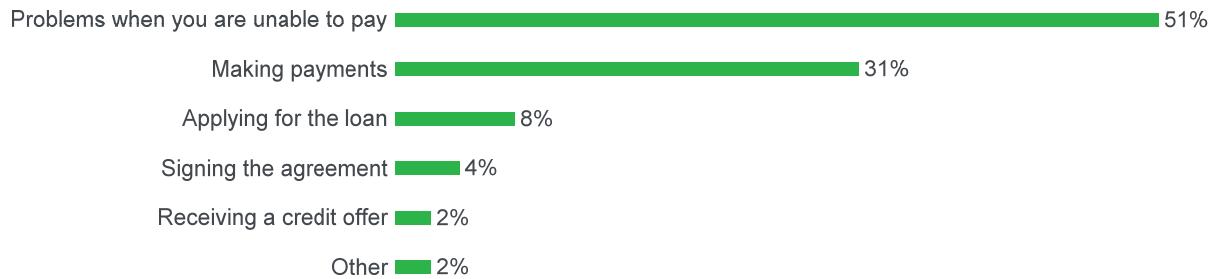
## 2. Product spotlight: Mortgage

The CFPB has handled approximately 223,100 mortgage complaints since July 21, 2011, making mortgage the second most-complained-about product after debt collection, representing 26 percent of total complaints.

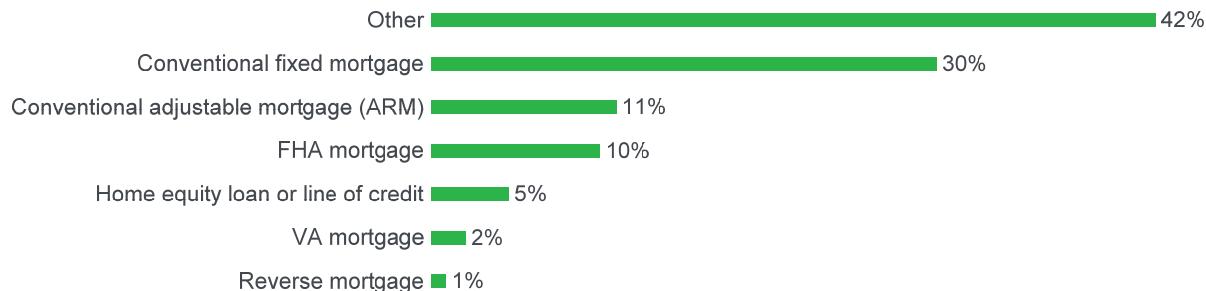
### 2.1 Mortgage complaints by type

Figures 2 and 3 shows the types of mortgage complaints consumers submitted as a percentage of all mortgage complaints handled. The most common issues identified by consumers are ‘Problems when you are unable to pay’ (51 percent) and ‘Making payments’ (31 percent).

**FIGURE 2: TYPES OF MORTGAGE COMPLAINTS REPORTED BY CONSUMERS<sup>9</sup>**



**FIGURE 3: TYPES OF MORTGAGE PRODUCTS CONSUMERS COMPLAIN ABOUT**



- The most-complained-about issue in mortgage complaints involved problems consumers encounter when they have difficulty making payments. Consumers continue to complain about a loss mitigation review process that is prolonged by repeated requests to submit the same documentation and a lack of responsiveness from their single point of contact. Consumers also reported that they receive conflicting and confusing foreclosure notifications while undergoing loss mitigation assistance review. Some consumers complained about the denial of their modification applications, while others stated that the terms of the modification offered to them were unaffordable.

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<sup>9</sup> Percentages in Monthly Complaint Report may not sum to 100 percent due to rounding.

- Consumers expressed frustration they were not properly informed of the transfer of their loan to another servicer, or that payments made to either the prior or current servicer around the time of the transfer were not applied to their account. Consumers stated that issues involving their escrow accounts often surfaced post transfer and no clear explanation was provided for the resulting increase in their monthly payment. Additionally, consumers who reported being involved in the loss mitigation review process at the time servicing was transferred complained that documentation (e.g., application, modification approvals) was not provided to their new servicer.
- A number of complaints involve difficulty with payments not being accepted or not being applied as intended. Notably, consumers who were approved for a loss mitigation option—for example, a trial period plan, forbearance agreement, or loan modification—reported servicers declining payments, inaccurately applying payments, or holding payments in suspense accounts. Consumers expressed frustration that servicers lagged in the timely boarding and reviewing of documents while foreclosure proceedings progressed.
- Consumers also mentioned their attempts to communicate with their servicers were met with difficulty and resulted in confusing and contradictory information. Consumers seeking to obtain clarification regarding reinstatement amounts, charges and fees, and interest rate increases reported being provided ambiguous information; consumers described this as frustrating and stated it led to delays in obtaining resolutions.
- In managing escrow accounts, instances of over-collection, unexplained shortages, and untimely tax and insurance disbursements are all common issues that consumers encounter. Consumers say these escrow discrepancies led to erroneous increases in monthly payments.
- Some consumers reported that after having experienced property damage, they filed insurance claims, received their claims benefit checks, and forwarded those checks to their servicers. However, these consumers reported that servicers delayed releasing funds needed to make necessary repairs to their homes despite having provided all required documentation.

- Consumers complained about prolonged and confusing experiences with the loan origination process. Some consumers described unresponsive loan representatives and stated that they were required to submit multiple loan applications. Some consumers reported that the processing delays resulted in the loss of favorable interest rates and the expiration of rate locks.

## 2.2 Mortgage complaints by state

Table 5 shows the Mortgage complaint volume percentage change by state.<sup>10</sup> Some of the highlights include:

- Alaska (100 percent), Washington (80 percent), and Arkansas (74 percent) experienced the greatest percentage increase in mortgage complaints from January - March 2015 to January - March 2016.
- Wyoming (-50 percent), South Dakota (-40 percent), and Michigan (-18 percent) experienced the greatest percentage decrease in mortgage complaints from January - March 2015 to January - March 2016.
- Of the five most populated states, Illinois (37 percent) experienced the greatest percentage increase and Florida (3 percent) experienced the least percentage increase in mortgage complaints from January - March 2015 to January - March 2016.

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<sup>10</sup> Three-month averages are rounded, and percentage changes are based on non-rounded averages.

**TABLE 5: MORTGAGE COMPLAINT VOLUME PERCENT CHANGE BY STATE**

% change	3 month average: Jan - Mar 2015	3 month average: Jan - Mar 2016	Total complaints	Complaints per 100k population
AK 100%	4.0	8.0	209	28.3
WA 80%	66.3	119.3	5,032	70.2
AR 74%	11.7	20.3	756	25.4
MT 70%	3.3	5.7	270	26.1
NH 56%	16.0	25.0	1,467	110.3
RI 55%	13.3	20.7	649	61.4
MS 50%	13.3	20.0	839	28.0
ND 43%	2.3	3.3	107	14.1
GA 40%	157.3	220.0	11,165	109.3
KY 39%	22.3	31.0	1,339	30.3
IL 37%	131.0	179.0	7,445	57.9
MA 35%	74.3	100.3	4,381	64.5
NY 35%	250.3	337.3	13,574	68.6
ME 34%	12.7	17.0	765	57.5
TN 33%	47.3	63.0	2,819	42.7
SC 32%	46.0	60.7	2,542	51.9
IA 31%	9.7	12.7	634	20.3
CA 29%	599.0	775.3	38,620	98.7
LA 29%	28.3	36.7	1,714	36.7
OK 29%	17.0	22.0	1,061	27.1
WI 28%	42.3	54.0	2,339	40.5
KS 25%	17.7	22.0	830	28.5
DE 24%	15.3	19.0	1,042	110.2
DC 22%	21.0	25.7	1,107	164.7
NC 22%	102.0	124.7	6,410	63.8
CT 22%	47.3	57.7	2,573	71.7
TX 22%	205.0	249.7	10,654	38.8
MD 21%	135.3	164.3	8,259	137.5
NV 18%	45.7	54.0	2,532	87.6
VA 17%	121.3	142.3	6,759	80.6
AZ 16%	80.3	93.3	5,095	74.6
NJ 15%	190.0	218.7	9,755	108.9
CO 14%	72.3	82.3	3,767	69.0
OH 12%	107.0	120.3	6,161	53.1
PA 12%	140.0	156.7	7,089	55.4
WV 9%	7.3	8.0	404	21.9
IN 8%	38.3	41.3	2,001	30.2
NM 7%	19.0	20.3	878	42.1
NE 7%	9.7	10.3	539	28.4
OR 6%	51.7	55.0	2,642	65.6
FL 3%	428.3	441.0	24,853	122.6
ID 3%	12.3	12.7	656	39.6
MO 2%	43.3	44.3	2,762	45.4
MN 0.0%	50.3	50.3	2,718	49.5
AL -5%	36.7	35.0	1,682	34.6
HI -7%	14.3	13.3	959	67.0
UT -12%	30.0	26.3	1,175	39.2
VT -16%	6.3	5.3	361	57.7
MI -18%	112.3	92.7	6,862	69.2
SD -40%	6.7	4.0	201	23.4
WY -50%	3.3	1.7	170	29.0

## 2.3 Mortgage complaints by company

Each month, this product section highlights the most-complained-about companies to which we sent complaints.

Companies are expected to respond to complaints sent to them within 15 days. If a complaint cannot be closed within 15 days, the company may indicate that its work on the complaint is “In progress” and provide a final response within 60 days. Company responses provided outside of those windows are considered untimely.

The top 25 most-complained-about companies received about 80 percent of all mortgage complaints sent to companies for response in November 2015 - January 2016. Table 6 shows the top 20 of these 25. Top companies in tables 6 - 8 are based on the top 25 companies (see Table 11 in Appendix A for the full list). Company-level information should be considered in context of company size and/or market share.

**TABLE 6: MOST-COMPLAINED-ABOUT COMPANIES FOR MORTGAGE**

Company	3 month average: Nov 2014 – Jan 2015	3 month average: Nov 2015 – Jan 2016	% change vs. 3 month period last year	3 month average % untimely: Nov 2015 – Jan 2016
Wells Fargo	322.3	420.7	31%	0.2%
Bank of America	357.0	318.7	-11%	0%
Ocwen	406.7	300.3	-26%	0%
Nationstar Mortgage	325.3	261.3	-20%	0%
JPMorgan Chase	230.0	228.0	-1%	0%
Ditech Financial LLC	157.3	154.7	-2%	0.6%
Select Portfolio Servicing, Inc	100.3	99.7	-1%	0%
Citibank	112.3	92.7	-18%	0%
Seterus, Inc.	51.7	92.3	79%	0.4%
U.S. Bancorp	74.3	66.3	-11%	0%
Specialized Loan Servicing LLC	36.7	64.3	75%	1%
PNC Bank N.A.	53.7	52.0	-3%	0%
Caliber Home Loans, Inc	46.7	49.3	6%	1%
Carrington Mortgage Holdings, LLC	21.3	47.0	120%	0%
HSBC North America Holdings Inc.	52.0	44.0	-15%	5%
SunTrust Banks, Inc.	31.3	36.0	15%	0%
PHH Mortgage	21.7	34.3	58%	6%
Bayview Loan Servicing, LLC	33.3	33.3	0%	2%
Shellpoint Partners, LLC	20.3	30.7	51%	0%
PennyMac Loan Services, LLC	15.3	28.7	87%	0%

**TABLE 7:** COMPANIES WITH THE LARGEST PERCENT INCREASE IN MORTGAGE COMPLAINTS

Name	% change vs. 3 month period last year	3 month average: Nov 2014 – Jan 2015	3 month average: Nov 2015 – Jan 2016
Freedom Mortgage	236%	8.3	28.0
Loan Care	200%	8.7	26.0
Carrington Mortgage Holdings, LLC.	120%	21.3	47.0
PennyMac Loan Services, LLC	87%	15.3	28.7
Seterus, Inc.	79%	51.7	92.3

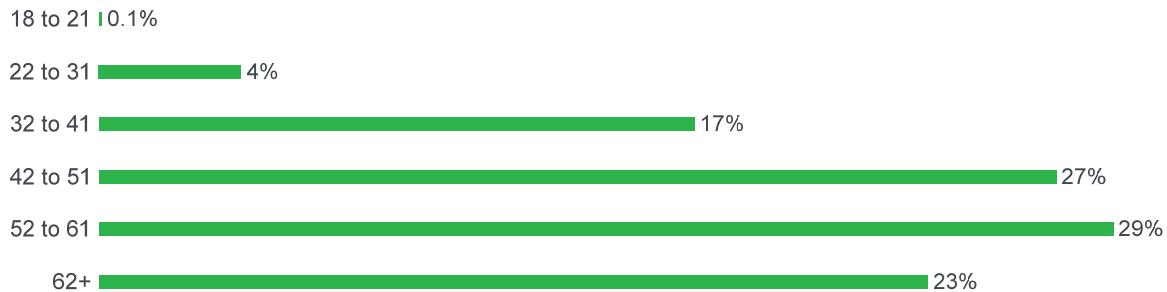
**TABLE 8:** COMPANIES WITH THE LARGEST PERCENT DECREASE IN MORTGAGE COMPLAINTS

Name	% change vs. 3 month period last year	3 month average: Nov 2014 – Jan 2015	3 month average: Nov 2015 – Jan 2016
Ocwen	-26%	406.7	300.3
Nationstar Mortgage	-20%	325.3	261.3
Citibank	-18%	112.3	92.7
Flagstar Bank	-16%	32.7	27.3
HSBC North America Holdings Inc.	-15%	52.0	44.0

- Of the top 25 companies, Freedom Mortgage saw the greatest percentage increase in mortgage complaints (236 percent) from November 2014 - January 2015 to November 2015 - January 2016.
- Of the top 25 companies, Ocwen saw the greatest percentage decrease in mortgage complaints (-26 percent) during the same period.

## 2.4 Mortgage complaints by consumer age

**FIGURE 4:** COMPLAINTS BY AGE



From July 21, 2011 through March 31, 2016, CFPB handled about 223,100 mortgage complaints. Consumers provided self-identified age information in about 86,500 mortgage complaints (39 percent), of which about 24,800 (29 percent) were ages 52-61, 23,400 (27 percent) were ages 42-51, and 20,200 (23 percent) were ages 62 and up.

**FIGURE 5:** TYPES OF MORTGAGE COMPLAINTS BY AGE



# 3. Geographic spotlight: California

Each month we spotlight the complaints from one part of the country. This month we are highlighting complaint trends in California. As of April 1, 2016, about 118,900 complaints were from California consumers, of which about 42,500 (36 percent), 15,500 (13 percent), and 14,700 (12 percent) were from Los Angeles, San Francisco, and Riverside, respectively.<sup>11</sup>

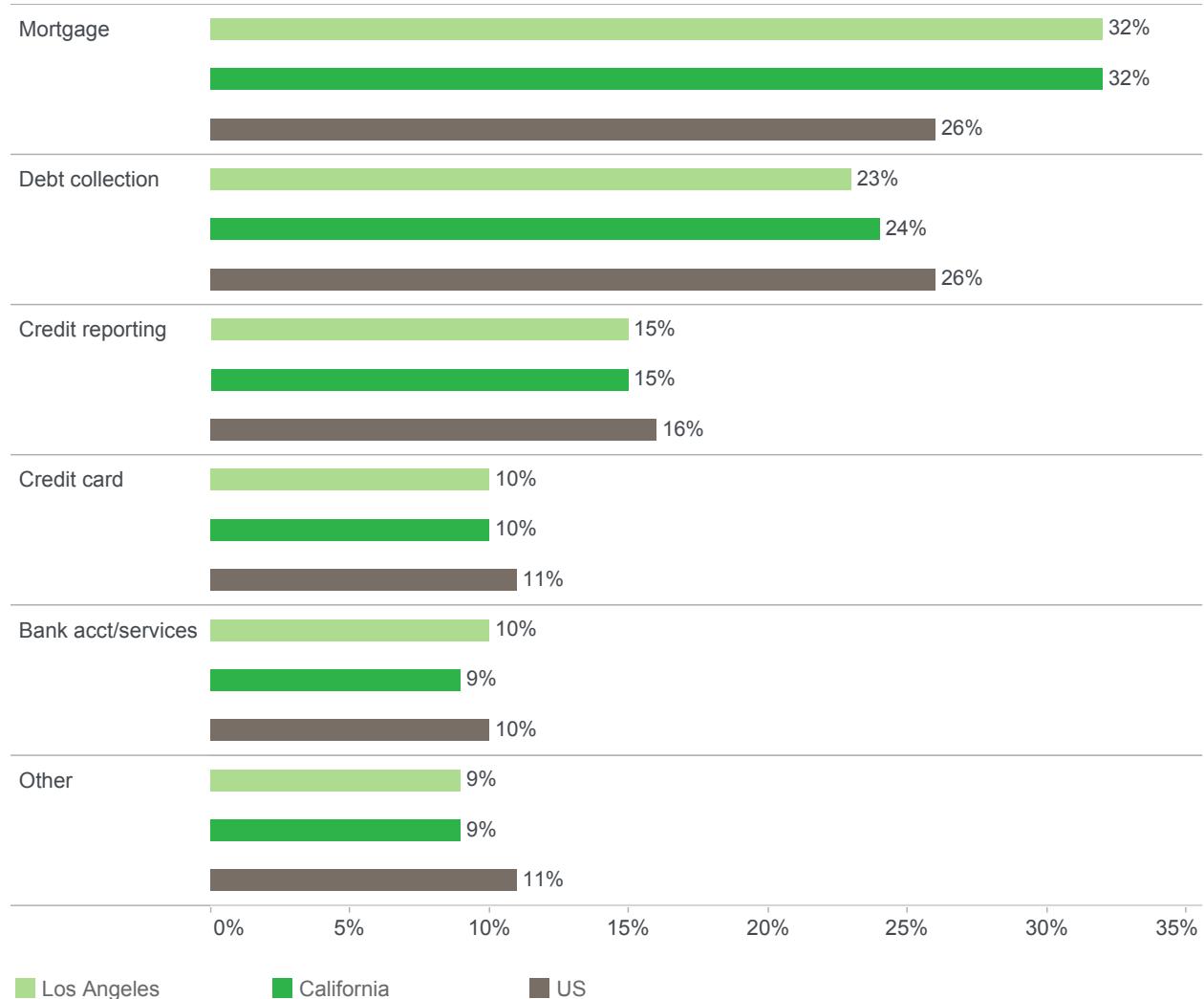
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<sup>11</sup> The Los Angeles, San Francisco, and Riverside metro area is defined as zip codes from the Los Angeles-Long Beach-Santa Ana, CA, San Francisco-Oakland-Fremont, CA, and Riverside-San Bernardino-Ontario, CA Core-Based Statistical Areas (CBSA). [http://www.census.gov/population/metro/files/zip07\\_cbsa06.zip](http://www.census.gov/population/metro/files/zip07_cbsa06.zip). Complaint counts are based on consumer-provided ZIP code and unless otherwise noted the geographic spotlight section reflects cumulative complaint data since July 21, 2011.

## 3.1 California complaints by product

Figure 3 shows the distribution of complaints by product for Los Angeles, California, and the United States as a whole.

**FIGURE 6:** LOS ANGELES VS. CALIFORNIA AND NATIONAL SHARE OF COMPLAINTS BY PRODUCT



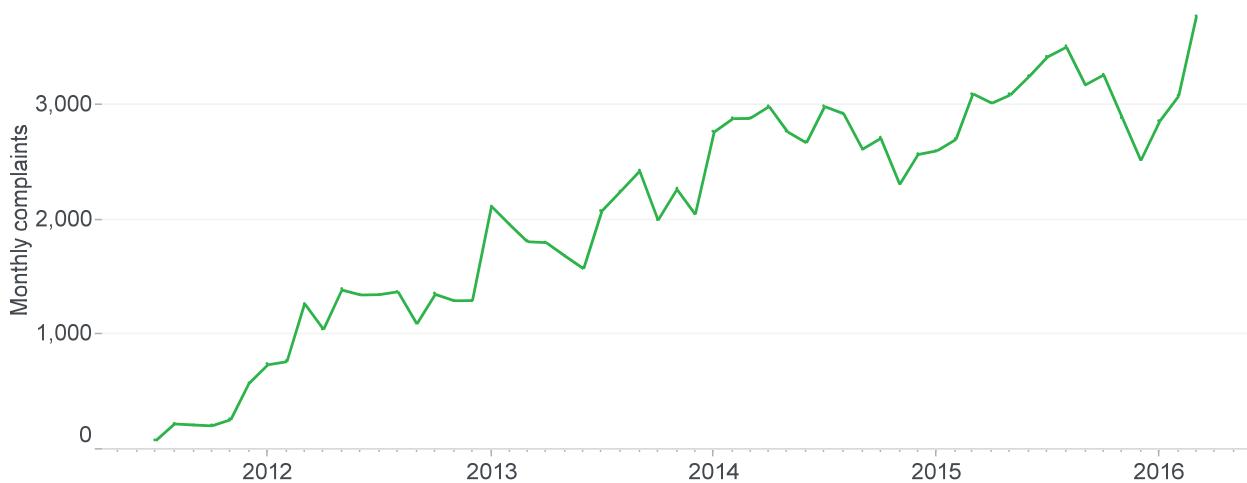
- Consumers in Los Angeles and California most often submitted mortgage complaints. These made up 32 percent of all complaints submitted from these consumers, which was higher than the 26 percent national average.

- Consumers in Los Angeles and California complained about debt collection (23 percent and 24 percent respectively) at a lower percentage than the 26 percent national average.

## 3.2 California complaints over time

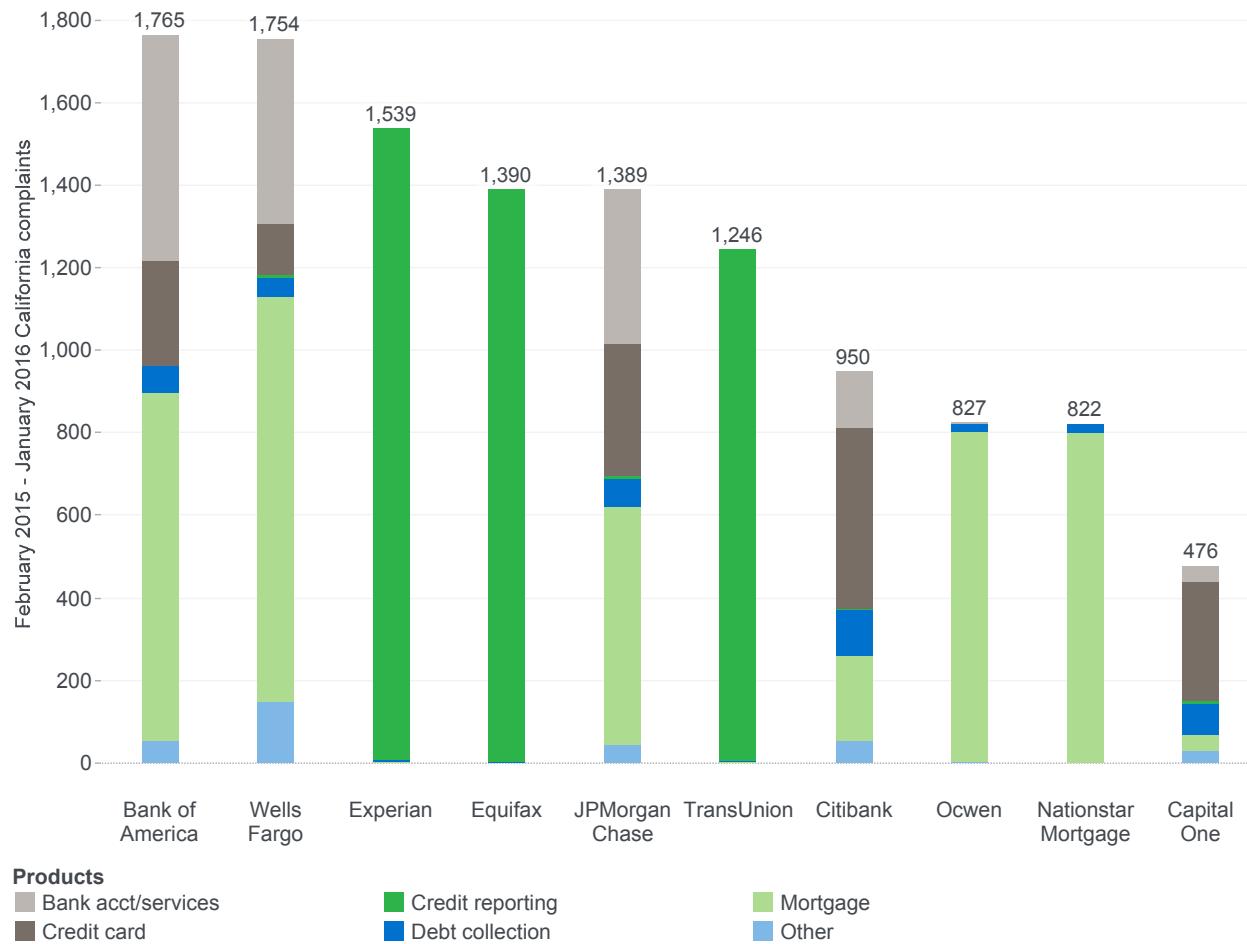
Complaints from consumers in California have generally followed the national trend. Average monthly complaints increased 10 percent from 2014 (2,800 complaints per month) to 2015 (3,000 complaints per month), similar to the national rate of 8 percent.

**FIGURE 7:** CALIFORNIA MONTHLY COMPLAINT VOLUME TREND



### 3.3 California complaints by company

FIGURE 8: MOST-COMPLAINED-ABOUT COMPANIES BY CALIFORNIA CONSUMERS



Company-level information should be considered in context of company size and/or market share in a given geographic area.

- In the February 2015 – January 2016 period, Bank of America, Wells Fargo, and Experian led the list of most-complained-about companies by California consumers.

# APPENDIX A:

TABLE 9: TOTAL COMPLAINTS BY MONTH AND PRODUCT

	<b>Bank account or services</b>	<b>Consumer loan</b>	<b>Credit card</b>	<b>Credit reporting</b>	<b>Debt collection</b>	<b>Money transfer</b>	<b>Mortgage</b>	<b>Other financial services</b>	<b>Payday loan</b>	<b>Prepaid</b>	<b>Student loans</b>	<b>Total</b>
11-Jul	13	3	517	2	4	0	14	4	0	2	2	564
11-Aug	140	27	1,817	12	6	1	127	9	0	5	5	2,166
11-Sep	191	45	1,718	18	17	2	179	28	4	7	3	2,233
11-Oct	159	26	1,748	11	8	3	178	24	0	7	4	2,188
11-Nov	199	39	1,752	5	9	1	275	17	1	0	5	2,324
11-Dec	206	29	1,604	8	6	2	1,696	0	0	14	4	3,584
12-Jan	191	30	1,453	4	5	0	2,526	1	3	6	11	4,253
12-Feb	216	37	1,433	10	12	2	2,694	0	0	6	8	4,437
12-Mar	1,463	220	1,615	12	31	7	3,441	6	7	17	666	7,526
12-Apr	1,504	250	1,352	13	31	3	3,395	2	8	13	315	6,902
12-May	1,963	366	1,661	19	36	5	4,685	3	8	12	242	9,069
12-Jun	1,692	340	1,976	12	34	2	4,642	7	6	10	757	9,533
12-Jul	1,619	329	1,794	32	33	3	4,171	6	4	5	315	8,353
12-Aug	1,596	359	1,586	33	24	0	4,610	8	3	6	298	8,556
12-Sep	1,367	304	1,256	21	17	0	3,653	11	4	12	260	6,927
12-Oct	1,567	388	1,699	551	18	2	4,013	6	6	7	398	8,686
12-Nov	1,252	328	1,401	1,252	24	1	3,525	4	1	4	332	8,156
12-Dec	1,248	343	1,312	1,370	62	1	3,737	4	15	8	272	8,420
13-Jan	1,651	391	1,454	1,561	94	3	7,225	6	8	4	384	12,877
13-Feb	1,459	352	1,442	1,710	113	11	5,681	11	16	9	331	11,230
13-Mar	1,685	439	1,607	1,728	153	6	5,633	3	15	18	373	11,815
13-Apr	1,422	457	1,508	1,903	179	79	5,623	3	16	16	371	11,704
13-May	1,415	442	1,364	1,875	111	58	5,250	2	26	16	302	10,956
13-Jun	1,490	426	1,312	2,042	108	93	5,246	4	22	5	287	11,089
13-Jul	1,657	446	1,278	2,236	2,433	100	5,237	2	17	11	341	13,786
13-Aug	1,683	520	1,352	2,273	4,224	91	4,963	2	40	8	350	15,540
13-Sep	1,666	608	1,357	2,326	6,298	121	4,341	3	36	5	371	17,166
13-Oct	1,800	540	1,369	2,267	4,865	155	3,864	4	35	5	422	15,372
13-Nov	1,565	472	1,246	2,340	6,653	168	3,475	1	396	3	344	16,708
13-Dec	1,535	508	1,322	1,943	5,972	137	3,386	3	385	4	409	15,633
14-Jan	1,829	580	1,549	3,221	8,137	162	4,240	0	441	8	491	20,694
14-Feb	1,808	581	1,615	3,509	7,795	144	4,545	2	374	3	494	20,889
14-Mar	2,047	663	1,668	3,556	8,422	171	4,898	3	413	6	584	22,459
14-Apr	1,987	688	1,665	3,850	8,313	171	4,757	8	402	1	541	22,411

	<b>Bank account or services</b>	<b>Consumer loan</b>	<b>Credit card</b>	<b>Credit reporting</b>	<b>Debt collection</b>	<b>Money transfer</b>	<b>Mortgage</b>	<b>Other financial services</b>	<b>Payday loan</b>	<b>Prepaid</b>	<b>Student loans</b>	<b>Total</b>
14-May	1,950	591	1,497	3,394	7,374	175	4,099	2	324	5	537	19,983
14-Jun	1,943	696	1,497	3,463	7,753	184	4,134	4	347	5	584	20,626
14-Jul	2,026	872	1,571	3,816	7,992	157	4,411	62	587	94	582	22,275
14-Aug	1,564	1,002	1,689	4,647	7,222	148	4,340	104	645	138	626	22,319
14-Sep	1,593	979	1,548	4,379	6,381	164	4,113	110	587	151	594	20,805
14-Oct	1,625	1,026	1,437	3,561	6,684	132	4,474	124	532	139	654	20,582
14-Nov	1,391	910	1,357	3,569	6,131	123	3,506	102	478	129	546	18,396
14-Dec	1,463	982	1,459	3,698	6,070	160	3,588	92	468	144	548	18,863
15-Jan	1,617	998	1,515	4,149	6,547	144	3,513	107	458	165	575	19,941
15-Feb	1,457	990	1,788	4,032	6,874	141	3,601	112	472	183	603	20,403
15-Mar	1,725	1,091	1,896	4,815	8,000	195	4,287	158	538	199	719	23,796
15-Apr	1,748	941	1,757	4,733	7,178	190	4,238	146	484	192	686	22,487
15-May	1,704	1,029	1,826	4,493	7,149	208	4,266	156	414	177	645	22,267
15-Jun	1,968	1,095	1,890	4,297	7,469	211	4,664	166	460	195	626	23,248
15-Jul	1,997	1,344	1,961	6,547	8,184	235	4,463	203	478	187	645	26,423
15-Aug	2,042	1,340	1,931	5,590	7,570	218	4,949	196	445	179	656	25,322
15-Sep	1,907	1,253	1,947	4,679	6,695	198	4,567	148	450	179	612	22,847
15-Oct	2,247	1,292	1,964	4,432	6,838	229	4,435	160	508	892	568	23,823
15-Nov	1,984	1,092	1,819	3,731	6,322	192	3,951	191	421	260	457	20,643
15-Dec	1,975	1,041	1,883	3,419	6,361	190	3,794	162	382	223	467	20,157
16-Jan	2,110	1,174	2,001	3,367	6,713	222	4,192	183	422	227	567	21,398
16-Feb	1,856	1,265	2,054	3,728	7,349	199	4,505	176	398	207	631	22,626
16-Mar	2,093	1,367	2,109	5,019	8,243	192	5,111	219	440	249	1,154	26,500
<b>Total<sup>12</sup></b>	<b>85,270</b>	<b>35,946</b>	<b>91,198</b>	<b>139,283</b>	<b>227,346</b>	<b>5,912</b>	<b>223,126</b>	<b>3,280</b>	<b>13,450</b>	<b>4,782</b>	<b>24,574</b>	<b>859,936</b>

<sup>12</sup> Total column includes approximately 5,769 complaints where no specific consumer financial product was selected by consumers.

**TABLE 10: TOTAL COMPLAINTS BY LOCALITY AND PRODUCT**

	Bank account or services	Consumer loan	Credit card	Credit reporting	Debt collection	Money transfer	Mortgage	Other financial services	Payday loan	Prepaid	Student loans	Total
Alabama	862	614	735	1,629	3,032	52	1,682	46	275	71	277	9,346
Alaska	105	46	143	167	360	11	209	4	24	5	35	1,114
American Samoa	9	0	3	5	11	1	6	0	0	0	1	37
Arizona	1,769	910	1,988	2,596	5,150	112	5,095	53	196	95	440	18,554
Arkansas	392	225	403	745	1,132	27	756	16	64	23	130	3,942
California	11,044	4,204	11,933	17,424	29,055	787	38,620	398	1,434	651	2,692	118,873
Colorado	1,285	556	1,646	2,146	3,807	80	3,767	51	188	74	405	14,088
Connecticut	1,164	403	1,331	1,224	2,049	63	2,573	51	148	76	329	9,479
Delaware	535	246	575	586	1,239	20	1,042	18	68	20	97	4,466
District of Columbia	690	185	596	701	1,171	40	1,107	31	96	35	239	4,961
Federated States of Micronesia	4	2	8	6	11	1	14	1	1	0	0	48
Florida	7,596	2,909	7,915	15,728	19,789	466	24,853	222	940	286	1,634	82,820
Georgia	3,359	1,788	2,862	5,809	8,327	207	11,165	98	300	242	869	35,212
Guam	12	9	11	19	29	3	25	0	2	1	4	115
Hawaii	220	112	363	559	749	15	959	9	35	11	58	3,109
Idaho	211	123	334	518	1,146	20	656	5	51	8	92	3,181
Illinois	3,345	1,106	3,199	4,617	7,766	200	7,445	100	493	194	1,001	29,636
Indiana	913	469	982	1,595	3,114	67	2,001	45	268	54	479	10,049
Iowa	308	165	497	641	1,347	29	634	31	102	29	163	3,967
Kansas	463	210	559	681	1,605	29	830	17	90	31	116	4,673
Kentucky	577	332	616	1,160	2,286	46	1,339	24	165	34	256	6,872
Louisiana	721	463	670	1,658	3,328	58	1,714	33	268	59	223	9,246
Maine	279	124	478	341	706	9	765	15	40	23	122	2,919
Marshall Islands	5	7	6	4	13	0	9	1	0	0	1	46
Maryland	2,655	1,148	2,665	3,593	5,966	169	8,259	102	484	120	734	26,094
Massachusetts	2,222	551	2,255	1,931	3,178	145	4,381	74	243	105	700	15,868
Michigan	2,079	864	2,000	2,957	5,746	137	6,862	94	410	151	840	22,353
Minnesota	1,012	302	1,203	1,177	2,422	85	2,718	43	182	58	430	9,706
Mississippi	414	314	338	770	1,488	29	839	17	128	30	107	4,491
Missouri	971	614	1,096	1,599	3,635	73	2,762	51	235	80	482	11,654
Montana	101	54	182	251	543	7	270	6	32	12	56	1,525
Nebraska	301	114	369	334	1,021	17	539	14	70	19	128	2,940

	<b>Bank account or services</b>	<b>Consumer loan</b>	<b>Credit card</b>	<b>Credit reporting</b>	<b>Debt collection</b>	<b>Money transfer</b>	<b>Mortgage</b>	<b>Other financial services</b>	<b>Payday loan</b>	<b>Prepaid</b>	<b>Student loans</b>	<b>Total</b>
Nevada	989	427	982	1,842	3,015	64	2,532	28	196	67	205	10,435
New Hampshire	341	121	405	445	836	17	1,467	14	53	18	160	3,904
New Jersey	3,748	1,194	3,778	4,702	6,991	201	9,755	123	545	187	932	32,350
New Mexico	407	235	415	843	1,408	43	878	14	93	20	120	4,515
New York	6,982	1,806	7,980	9,293	11,477	459	13,574	255	415	320	1,908	54,782
North Carolina	2,287	1,239	2,491	3,795	5,826	153	6,410	102	400	124	545	23,530
North Dakota	60	35	91	177	304	3	107	6	8	3	31	830
Northern Mariana Islands	7	0	3	5	5	0	4	0	0	0	2	26
Ohio	2,581	1,298	3,089	3,472	7,699	156	6,161	95	512	161	1,072	26,457
Oklahoma	480	365	595	1,016	2,256	46	1,061	21	192	36	177	6,293
Oregon	1,034	339	1,068	1,262	2,790	51	2,642	53	135	60	325	9,832
Palau	1	1	1	3	1	0	4	0	0	0	0	11
Pennsylvania	3,649	1,300	3,419	4,570	7,961	194	7,089	132	534	167	1,332	30,507
Puerto Rico	288	104	303	583	426	12	389	7	4	6	33	2,187
Rhode Island	373	127	368	344	722	23	649	14	82	14	84	2,812
South Carolina	863	702	927	2,070	3,521	75	2,542	34	217	69	306	11,387
South Dakota	112	79	177	166	484	14	201	7	27	4	46	1,326
Tennessee	1,296	782	1,302	2,095	4,584	69	2,819	66	330	90	419	13,923
Texas	5,295	3,287	5,661	16,156	22,024	421	10,654	202	1,201	330	1,297	66,860
Utah	336	211	473	743	1,636	28	1,175	14	94	23	139	4,909
Vermont	174	69	207	192	294	10	361	5	18	12	69	1,417
Virgin Islands	31	8	36	47	43	3	45	2	4	1	2	223
Virginia	2,496	1,187	3,015	4,613	6,925	199	6,759	118	397	158	753	26,779
Washington	1,463	557	1,760	2,686	4,764	113	5,032	57	191	104	547	17,369
West Virginia	235	112	268	508	693	21	404	24	19	16	113	2,445
Wisconsin	871	428	1,351	1,183	3,014	69	2,339	36	239	91	379	10,069
Wyoming	55	51	83	154	316	5	170	4	27	2	37	914
U.S. Armed Forces – Americas	12	1	5	0	23	1	7	2	1	2	2	58
U.S. Armed Forces – Europe	29	21	31	60	66	3	71	3	0	2	17	304
U.S. Armed Forces – Pacific	15	13	31	35	84	1	48	0	1	0	7	235
Unspecified	3,137	678	2,922	3,052	5,937	453	3,881	172	483	98	375	21,863
<b>Total</b>	<b>85,270</b>	<b>35,946</b>	<b>91,198</b>	<b>139,283</b>	<b>227,346</b>	<b>5,912</b>	<b>223,126</b>	<b>3,280</b>	<b>13,450</b>	<b>4,782</b>	<b>24,574</b>	<b>859,936</b>

**TABLE 11: MOST-COMPLAINED-ABOUT COMPANIES FOR MORTGAGE**

Company	3 month average: Nov 2014 – Jan 2015	3 month average: Nov 2015 – Jan 2016	% change vs. 3 month period last year	3 month average % untimely: Nov 2015 – Jan 2016
Wells Fargo	322.3	420.7	31%	0.2%
Bank of America	357.0	318.7	-11%	0%
Ocwen	406.7	300.3	-26%	0%
Nationstar Mortgage	325.3	261.3	-20%	0%
JPMorgan Chase	230.0	228.0	-1%	0%
Ditech Financial LLC	157.3	154.7	-2%	0.6%
Select Portfolio Servicing, Inc	100.3	99.7	-1%	0%
Citibank	112.3	92.7	-18%	0%
Seterus, Inc.	51.7	92.3	79%	0.4%
U.S. Bancorp	74.3	66.3	-11%	0%
Specialized Loan Servicing LLC	36.7	64.3	75%	1%
PNC Bank N.A.	53.7	52.0	-3%	0%
Caliber Home Loans, Inc	46.7	49.3	6%	1%
Carrington Mortgage Holdings, LLC.	21.3	47.0	120%	0%
HSBC North America Holdings Inc.	52.0	44.0	-15%	5%
SunTrust Banks, Inc.	31.3	36.0	15%	0%
PHH Mortgage	21.7	34.3	58%	6%
Bayview Loan Servicing, LLC	33.3	33.3	0%	2%
Shellpoint Partners, LLC	20.3	30.7	51%	0%
PennyMac Loan Services, LLC	15.3	28.7	87%	0%
Freedom Mortgage	8.3	28.0	236%	10%
Flagstar Bank	32.7	27.3	-16%	0%
Loan Care	8.7	26.0	200%	0%

<b>Company</b>	<b>3 month average: Nov 2014 – Jan 2015</b>	<b>3 month average: Nov 2015 – Jan 2016</b>	<b>% change vs. 3 month period last year</b>	<b>3 month average % untimely: Nov 2015 – Jan 2016</b>
Quicken Loans	15.7	26.0	66%	0%
Servis One, Inc.	17.3	24.0	38%	1%

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