IN 2011, THE US CONGRESS CREATED THE CONSUMER FINANCIAL PROTECTION BUREAU (CFPB) TO "PROVIDE A LEVEL FINANCIAL-SERVICES PLAYING FIELD" FOR CONSUMERS; BUT TO DATE, THE COMPANY-CENTRIC CFPB COMPLAINT PROCESS HAS UNEQUIVOCALLY BEEN THE "GREATEST CONSUMER COMPLAINT/CONSUMER PROTECTION FRAUD" EVER PERPURTRATED AMERICAN CONSUMERS.

CEPB Complaint Monitor (County Commerciae Commerce)

1

"THE COMPANY" ALWAYS WIN!

1

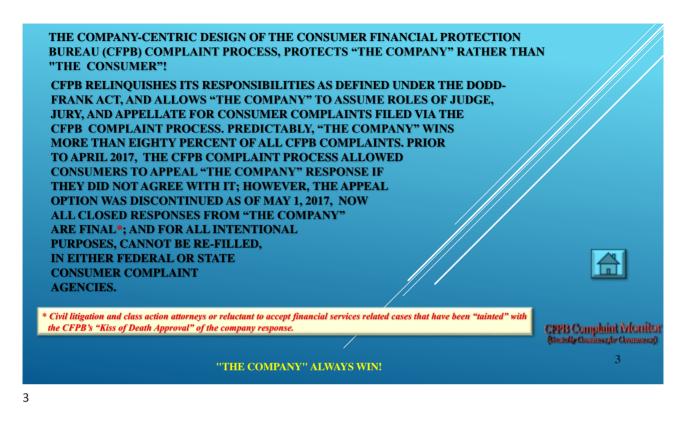
THE COMPANY-CENTRIC DESIGN OF THE CONSUMER FINANCIAL PROTECTION BUREAU (CFPB) COMPLAINT PROCESS, PROTECTS "THE COMPANY" RATHER THAN "THE CONSUMER"!

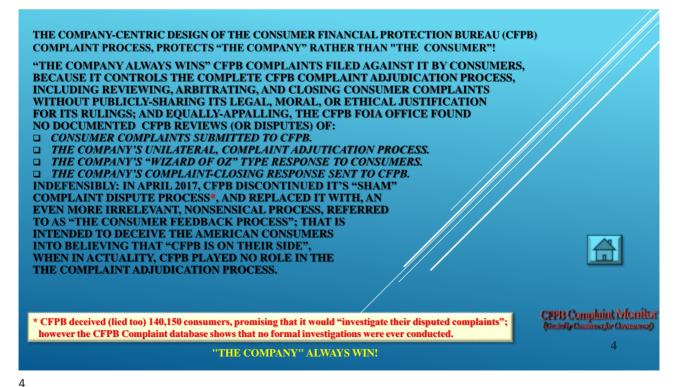
THE CFPB WAS CREATED BY THE 2010 DODD-FRANK WALL STREET REFORM AND CONSUMER PROTECTION ACT TO PROVIDE CONSUMERS WITH A FAIR AND OBJECTIVE FININCAL PROCESS THAT WOULD ENSURE THAT THEY WERE TREATED FAIRLY IN COMPLEX, FINANCIALLY-ORIENTED TRANSACTIONS WITH BANKS, FINANCIAL SERVICES COMPANIES, AND OTHER FINANCIAL INSTITUTIONS. BETWEEN 2011 AND 2019, CFPB RECEIVED, REVIEWED, AND SENT TO "THE COMPANY", MORE THAN ONE MILLION CONSUMER COMPLAINTS; WHERE MANY, IF NOT MOST, WERE IMPROPERLY ADJUDICATED IN FAVOR OF "THE COMPANY", AND THEN CLOSED BY CFPB WITHOUT RECOURSE WITH CFPB'S "KISS OF DEATH" APPROVAL OF THE COMPANY RESPONSES. THIS "KISS OF DEATH" APPROVAL ENSURES THAT THE CONSUMER COMPLAINT CAN NEVER BE REFILIED WITH CFPB OR ANY OTHER FEDERAL OR STATE CONSUMER COMPLAINT AGENCY.*

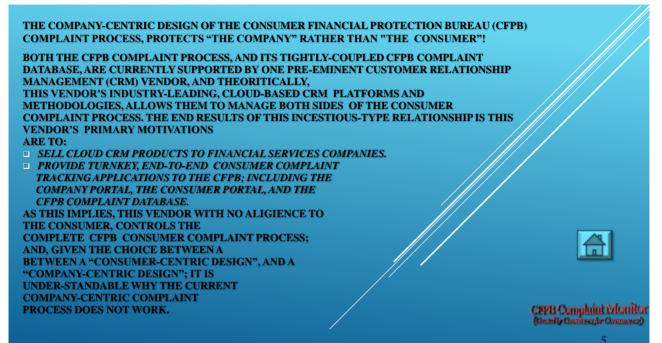
* A archived-record of CFPB's "Kiss of Death Approval" of the company response is stored in the "All-Seeing, All-Knowing Company Portal, and is used to disallow all future complaints regardless of the discovery of new evidence by the consumer. This archived CFPB "Kiss of Death Approval" of "The Company" response is also used to reject the same or identical consumer complaints filed with other federal or state consumer complaint agencies, and can be used as evidence in criminal or civil court proceedings.

"THE COMPANY" ALWAYS WIN!

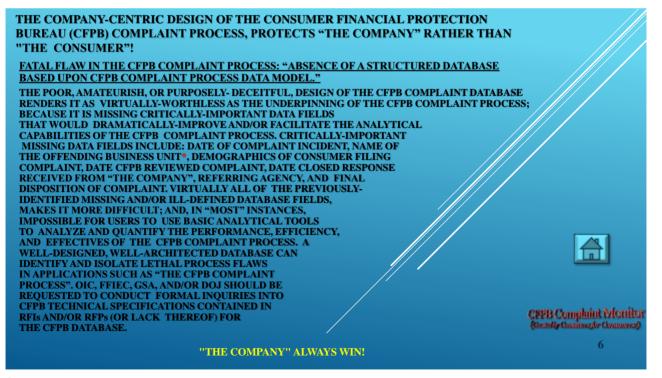
CEPB Complaint Monitor (Includy Commerciae Commerced)







"THE COMPANY" ALWAYS WIN!



"THE GREAT AND POWERFUL WIZARD OF OZ" CARICATURE

CFPB COMPLAINT PROCESS "COMPANY-CENTRIC" DESIGN: IS THE PERSONIFICATION OF A WIZARD OF OZ TYPE ADUJUDICATION PROCESS; AND THE INSIDIOUS, "ALL-SEEING COMPANY PORTAL PROVIDES "THE COMPANY" WITH UNRESTRICTED ACCESS CURRENT AND ARCHIVED COMPLAINTS STORED IN THE "FLAWED" CFPB DATABASE.



WHAT IS THE MISSION OF CFPB?

THE CFPB WEBSITE AT HTTP://WWW.CFPB.GOV/PROCESS STATES THAT THE "CENTRAL MISSION OF CFPB...IS TO MAKE MARKETS FOR CONSUMER FINANCIAL PRODUCTS AND SERVICES WORK FOR AMERICANS—WHETHER THEY ARE APPLYING FOR A MORTGAGE, CHOOSING AMONG CREDIT CARDS, OR USING ANY NUMBER OF OTHER CONSUMER FINANCIAL PRODUCTS". IN 2016 ALONE MOST OF THE HUNDREDS OF THOUSANDS OF CONSUMER COMPLAINTS ABOUT THEIR FINANCIAL SERVICES—INCLUDING BANKS AND CREDIT CARD ISSUERS—WERE RECEIVED AND COMPILED BY CFPB AND ARE PUBLICLY AVAILABLE ON A FEDERAL GOVERNMENT DATABASE, KNOWN AS THE CFPB COMPLAINT DATABASE.

CFPB WORK INCLUDE:

□ ROOTING OUT UNFAIR, DECEPTIVE, OR ABUSIVE ACTS OR PRACTICES BY WRITING RULES, SUPERVISING COMPANIES, AND ENFORCING THE LAW.

□ ENFORCING LAWS THAT OUTLAW DISCRIMINATION IN CONSUMER FINANCE.*

□ TAKING CONSUMER COMPLAINTS*.

□ ENHANCING FINANCIAL EDUCATION.

□ RESEARCHING THE CONSUMER EXPERIENCE OF USING FINANCIAL PRODUCTS.

□ MONITORING FINANCIAL MARKETS FOR NEW RISKS TO CONSUMERS.

* Primary accountabilities of the CFPB Complaint Process.

INFLATED, UNSUBSTANTIATED: "STANDING UP FOR YOU" CLAIMS BY CFPB!

The following tables were found on the respective home pages of the March 2017 and the June 2019 CFPB websites, and claim that CFPB has provided billion dollars in relief to million consumers, and that CFPB has handled more than a million complaints; and that 97% of all consumer complaints were responded to in a "timely manner". However, it fails to mention that more than eighty percent of the complaints, which were responded to in a "timely manner", received "closed" or "closed with explanation" responses from "the company", and less than seven percent were "closed with monetary relief"; and further, that there was no review, dispute*, appeal, or escalation of any these consumer complaints!



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CFPB WEBSITE HOME PAGE: "STANDING UP FOR YOU CLAIMS!"

THE STATISTICS FOR ALL COMPLAINTS FILED VIA THE CFPB COMPLAINT PROCESS SHOWN ON THE MARCH 2017 HOME PAGE UNDER THE "STANDING UP FOR YOU" CAPTION; CLAIMS THAT CFPB HAS PROVIDED 11 BILLION DOLLARS IN RELIEF TO 29 MILLION CONSUMERS, AND THAT THE CFPB COMPLAINT PROCESS HANDLED MORE THAN 1.1 MILLION COMPLAINTS. THIS HOME PAGE ALSO CLAIMED THAT CONSUMERS RECEIVED "TIMELY RESPONSES" TO THESE COMPLAINTS, 97% OF THE TIME. THE TABLE SHOWN BELOW PROVIDES A MUCH MORE ACCURATE ESTIMATE OF THE OVERALL PERFORMANCE OF THE CFPB COMPLAINT PROCESS FOR THE DECEMBER 12, 2011 THROUGH APRIL 23, 2017 PERIOD; AS WELL AS THREE OTHER PERIODS SINCE THE "FICTIONAL" COMPLAINT DISPUTE PROCESS WAS DISCONTINUED:



THE STATISTICS FOR MORTGAGE COMPLAINTS DURING THE FOUR PERIODS SHOWN IN THE PREVIOUS SLIDE, FURTHER REPUDIATES THE "STANDING UP FOR YOU" CAPTION SHOWN ON THE CFPB CONSUMER COMPLAINT WEBSITE. THE COMPANY "WINNING" PERCENTAGE OF MORTGAGE COMPLAINTS WERE MORE THAN EIGHTY-FIVE PERCENT DURING THE PERIOD FROM DECEMBER 11, 2011 AND APRIL 23, 2017, AND HAS BEEN EVEN HIGHER SINCE THE CFPB COMPLAINT DISPUTE PROCESS WAS DISCONTINUED IN APRIL 2017: % Wins **# Disputed** % Wins # Disputed # of # of Date **Complaints Company** Consumer **Complaints** Date **Complaints** Company Consum **Complaints** December 12, 2011 February 1, 2018 225 899 85 2% 8.8% 24,219 91.9% 6 4% to April 23, 2017 January 31, 2019 April 24, 2017 February 1, 2019 21,365 93.3% 6.2% 6,853 86.4% 5.3% January 31, 2018 May 31, 2019 e complaints were reviewed (or re-adjualcalea) by the CFFB Complaint Process. Even more 2011, and April 23, 2017, CEPB purposely misled consumers into believing that if they disa the Company", that their complaints would formally be reviewed by the CEPB resolution by discontinued this fraud, and in a stroke of "revisionist history" reclassified all \$1.384 PR Complaint Database as consumer feedback request.) CEPB Complaint Monitor and a Communed "THE COMPANY" ALWAYS WIN! 11

CFPB WEBSITE HOME PAGE: "STANDING UP FOR YOU CLAIMS!"

11

CFPB COMPLAINT PROCESS OR DATABASE DESIGN DEFECTS. "THE COMPANY" IS NOT REQUIRED TO PUBLICLY-SHARE ITS CONSUMER COMPLAINT RESPONSES, AND CAN REQUEST THAT CFPB NOT INCLUDE ITS PUBLIC RESPONSES IN THE **CFPB COMPLAINT DATABASE;** DESIGN DEFECT: "THE COMPANY", AT ITS DISCRESSION, CAN SENT ONE OF THE PUBLIC RESPONSES OR CAN CHOSE TO LEAVE THE PUBLIC RESPONSE FIELD "BLANK". THIS DEPRIVE BOTH CONSUMERS AND REGULATORY AGENCIES OF THIS VITALLY-IMPORTANT COMPLAINT-RESOLUTION INFORMATION. AVAILABLE COMPANY PUBLIC RESPONSES: Company believes complaint caused principally by actions of third party outside the control or direction of the company. Company believes complaint is the result of an isolated error. Company believes complaint relates to a discontinued policy or procedure. Company believes complaint represents an opportunity for improvement to better serve consumers. Company believes it acted appropriately as authorized by contract or law. Company believes the complaint is the result of a misunderstanding. Company can't verify or dispute the facts in the complaint. Company chooses not to provide a public response. Company disputes the facts presented in the complaint. Company has responded to the consumer and the CFPB and chooses not to provide a public response. CEPB Complaint Monitor (Blank) na for Commence) 12 "THE COMPANY" ALWAYS WIN!

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THE COMPANY-CENTRIC DESIGN OF THE CONSUMER FINANCIAL PROTECTION BUREAU (CFPB) COMPLAINT PROCESS, PROTECTS "THE COMPANY" RATHER THAN "THE CONSUMER"!

CFPB'S "ALL-SEEING" COMPANY PORTAL IS PROVIDED TO "THE COMPANY" AT NO COST, AND INCLUDES CRM-TYPE APPLICATIONS AND CONSUMER COMPLAINT DATA THAT GREATLY SIMPLIFY AND FACILITATE THE RESOLUTION OF CONSUMER COMPLAINTS. IT ALSO INCLUDES A "ONE-BUTTON" COMPLAINT RESPONSE APPLET THAT SELECT THE APPROPRIATE COMPLAINT CLOSED RESPONSE, AND SELECT THE OPTIONAL PUBLIC RESPONSE TO BE ADDED TO THE CFPB COMPLAINT DATABASE.

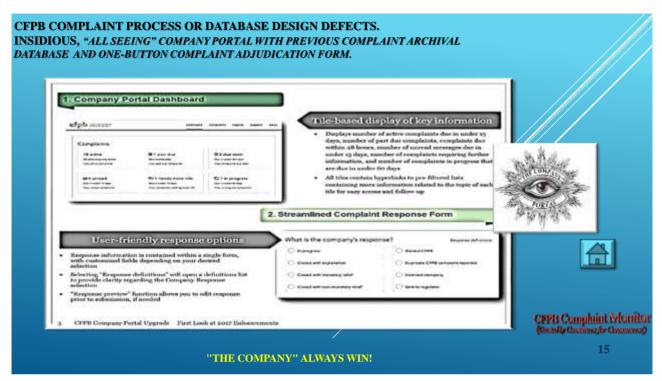


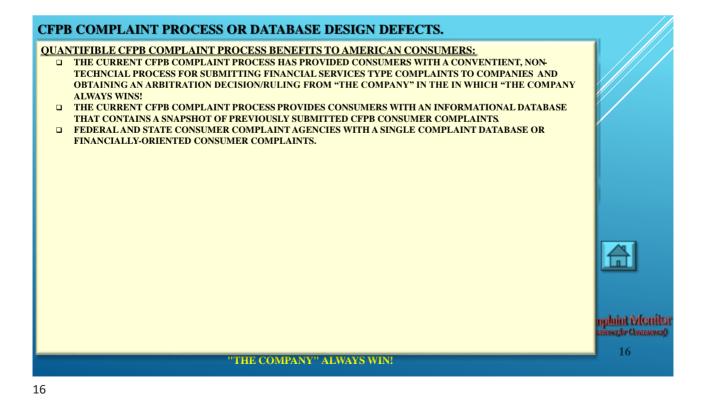
The conceptional design concept of the Company Portal was excellent, because it would provide an electronic conduit that would eliminate many of the manual activities involving in: a.) sending complaints from the CFPB Complaint Process to "The Company", and b.) receiving "The Company" responses to these complaints; however, the current implementation of the <u>Company Portal greatly exceeds these basic "electronic conduit" requirement, and includes enhanced, value-added functionality that greatly exceeds its initial conceptional design. The current implementation of the Company Portal automated many of "The Company's" arbitration complaint review/functions, and included an archive of all previous complaints from the consumer, and a "one-button" option for sending both "Closed and Public Responses to CFPB". However, "The Company Portal" did not include any provisions for handling consumer disputes, thus between 2012 and 2017, CFPB chose not to place any of the 145,150 complaint disputes filed by consumers on this "all-seeing" Company Portal.</u>



CEPB Complaint Monitor (Complete Compared)

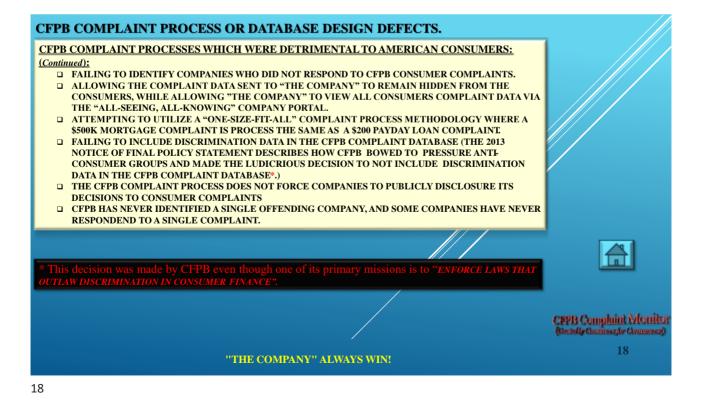
14





CFPB COMPLAINT PROCESS OR DATABASE DESIGN DEFECTS. CFPB COMPLAINT PROCESSES WHICH WERE DETRIMENTAL TO AMERICAN CONSUMERS: THE CURRENT CFPB COMPLAINT PROCESS ENABLES CFPB TO CONTINUE THE FACADE OF "STANDING UP FOR THE CONSUMER", WHILE: ABDICATING ITS RESPONSIBILITIES TO CONSUMERS TO REVIEW ALL CONSUMER COMPLAINTS BEFORE ALLOWING THEM TO BE SENT TO "THE COMPANY". THIS FORMAL REVIEW SHOULD INCLUDE VERIFYING THE COMPLAINT FOR: CONSUMER-CREDIT REGULATORY COMPLIANCE. DISCRIMINATORY PRACTICES, AND; CRIMINAL AND/OR FRAUDULENT PRACTICES. □ NOT PROVIDING THE CONSUMER WITH THE FORMAL DOCUMENTED PROCESS FOR DISPUTING AND/OR APPEALING RESPONSES FROM "THE COMPANY". RUBBER-STAMPING COMPANY RESPONSES WITH THE CFPB PROVERBIAL "KISS OF DEATH" APPROVAL OF THE COMPANY'S RESPONSE; THUS, ENSURING THAT IT CAN NOT BE RE-FILED WITH CFPB OR ANY OTHER FEDERAL OR STATE CONSUMER COMPLAINT AGENCY. PROVIDING DOWNLOADABLE APP KNOW AS "THE COMPANY PORTAL" WHICH PROVIDES AN ARCHIVAL OF ALL COMPLAINTS PREVIOUSLY FILED BY THAT CONSUMER. THIS ALL-SEEING PORTAL ALSO INCLUDES A ONE-BUTTON RESPONSE GENERATOR THAT ENSURES THAT THE CLOSED RESPONSE GENERATED FOR THE COMPLAINT WILL BE ACCEPTABLE TO CFPB. DENYING "DUE PROCESS" OF 145,150 CONSUMERS BY PROMISING THEM THAT CFPB WAS RE-ADJUDICATING THEIR DISPUTED COMPLAINTS; EVEN THOUGH, THERE WAS NO COMPLAINT DISPUTE PROCESS AVAILABLE. ALLOWING BANKS, NON-BANKS, AND OTHER FINANCIAL INSTITUTIONS RECEIVING HIGHEST NUMBER OF CONSUMER COMPLAINTS DURING A CALANDER YEAR TO REMAIN ANNOUNMOUS BY NOT PUBLISHING ANNUAL REPORTS WHICH IDENTIFY CONSUMER COMPLAINTS BY PRODUCT, **CEPB** Complaint Monitor ISSUE/SUB-ISSUE, AND CLOSE RESPONSE. endly Charmen for Comments) 17 "THE COMPANY" ALWAYS WIN!

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How the CFPB Complaint Process "Should" Work:

1. Complaint submitted

You submit a complaint about an issue you have with a company about a consumer financial product or service. You will receive email updates and can log in to track the status of your complaint.

2. Review and route

We'll forward your complaint and any documents you provide to the company^{*} and work to get a response from them. If we find that another government agency would be better able to assist, we will forward your complaint to them and let you know.

3. Company response

The company reviews your complaint, communicates with you as needed, and reports back about the steps taken or that will be taken on the issue you identify in your complaint.

4. Complaint published

We publish information about your complaint—such as the subject and date of the complaint—on our public Consumer Complaint Database. With your consent we also publish your description of what happened, after taking steps to remove personal information.

5. Consumer review

We will let you know when the company responds. You'll be able to review the company's response and will have 60 days to provide feedback about the company's response.

CEPB Complaint Monitor (Instally Compared to Commerce)

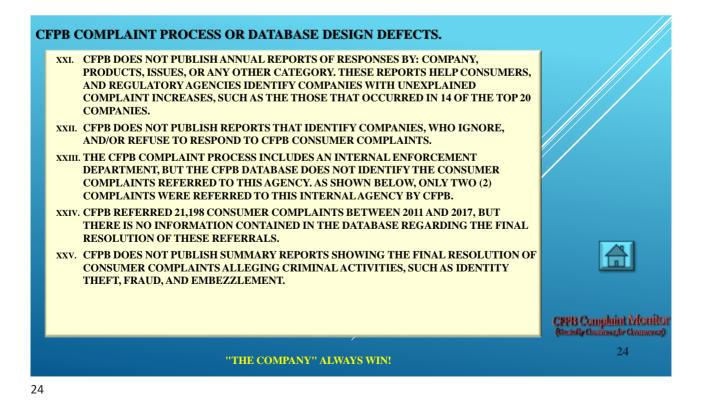
19

CFPB COMPLAINT PROCESS OR DATABASE DESIGN DEFECTS.	
THIRTY-FIVE (35) REASONS WHY THE CFPB COMPLAINT PROCESS HAS "NEVER" WORKED:	
I. THE DATE OF COMPLAINT ALLEGATION IS NOT INCLUDED IN THE DATABASE, MAKING IT	
IMPOSSIBLE TO DETERMINE IF IT OCCURRED DOZENS OF TIMES DURING THE SAME CALENDAR	
YEAR OR DOZENS OF TIME DURING AN EXTENDED PERIOD. ABSENCE OF THIS DATE MAKES IT	
IMPOSSIBLE TO USE ANALYTICS TO DETECT AND MEASURE TRENDS AND ABERRATIONS.	
II. CFPB'S "ALL-SEEING" COMPANY PORTAL PROVIDES "THE COMPANY" WITH AN UNFAIR,	
INSURMOUNTABLE COMPETITIVE ADVANTAGE OVER THE CONSUMER. THE COMPANY PORTAL	
INCLUDES AN ARCHIVED HISTORY OF ALL PREVIOUSLY COMPLAINTS FILED BY THE CONSUMER	
AND OTHER OF VALUE-ADDED CRM-TYPE APPS, PROVIDED TO "THE COMPANY" BY CFPB AT NO CHARGE. CONVERSELY, "THE COMPANY" CAN ARBITRARILY REQUEST THAT ITS RESPONSES TO	
CONSUMERS NOT BE PUBLISHED IN THE DATABASE AND/OR NOT BE SHARED PUBLICLY. (EDITOR	
NOTE: THE CFPB COMPLAINT DATABASE SHOWS THAT ONE OF THE NATION'S LARGEST BANK HAS	
ONLY PUBLICLY-SHARED TWO (2) OF ITS MORE THAN 52K RESPONSES TO CFPB COMPLAINTS.)	
III. BETWEEN 2011 AND MARCH 2017, CFPB "MISLED" 145,150 CONSUMERS REGARDING THE EXISTEN	т
OF A ACTIONABLE DISPUTE PROCEDURE WITHIN THE CFPB COMPLAINT PROCESS. IN MARCH 20	
CFPB ACKNOWLEDGED THAT THESE SO-CALLED DISPUTES WERE CONSUMER FEEDBACK, AND	
WERE NOT REVIEWED BY CFPB. DISPUTED COMPLAINTS WERE NOT ZENT TO "THE COMPANY" F	OR A
FURTHER REVIEW, OR REFERRED TO OTHER CONSUMER COMPLAINT/ENFORCEMENT AGENCY.	
IV. IT IS IMPOSSIBLE TO PROVE THAT CFPB HAS AWARDED \$11.8 TO \$12.4. BILLION RELIEF TO	
CONSUMERS BECAUSE THERE IS NO MONETARY ESTIMATE OF LOSS SUFFERED BY CONSUMERS	N
THE CONSUMER PORTAL, COMPANY PORTAL, OR THE CONSUMER COMPLAINT DATABASE.	
v. "THE COMPANY" UTILIZED THE COMPANY PORTAL TO CONTROLS THE CFPB COMPLAINT	comm (I
ARBITRATION PROCESS, AND ACTS AS JUDGE, JURY AND APPELLATE. IT WAS "EMPOWERED" TO	CEPB Complaint Monitor (transfer Compared)
CLOSE "ANY CONSUMER COMPLAINTS, AT ANY TIME", WITHOUT THE CONCURRENCE OF EITHEI CFPB OR THE CONSUMER.	(comments constrained by Commentary
	20
"THE COMPANY" ALWAYS WIN!	

CFPB COMPLAINT PROCESS OR DATABASE DESIGN DEFECTS. VI. CONSUMERS FILING CFPB ALL COMPLAINTS ARE ONLY AWARDED MONETARY RELIEF 6.7% OF THE TIME, AND "THE COMPANY" WINS 81% OF ALL COMPLAINTS, AND CAN CLOSES CONSUMER COMPLAINTS WITH GENERIC, NON-SPECIFIC EXPLANATIONS THAT IN MANY INSTANCES ARE NOT RELATED TO THE COMPLAINT FILED BY THE CONSUMER. VII. THE FINAL DISPOSITION OF CONSUMER COMPLAINTS FILED WITH CFPB, AND THEN REFERRED TO ANOTHER FEDERAL OR STATE AGENCY ARE NOT TRACKED IN THE CFPB COMPLAINT DATABASE, AND THERE IS NO AWARENESS OF FINAL RESOLUTION. VIII. THE CFPB COMPLAINT DATABASE SHOWS, THAT CONSUMERS FILING CFPB MORTGAGE COMPLAINTS ARE ONLY AWARDED MONETARY RELIEF BY "THE COMPANY" 2.6% OF THE TIME; AND "THE COMPANY" CLOSES 91% OF ALL MORTGAGE COMPLAINTS WITH GENERIC, MEANINGLESS, AND NON-SPECIFIC EXPLANATIONS. (THE CFPB COMPLAINT DATABASE SHOWS THAT ONE LEADING MORTGAGE SERVICER, WITH MORE THAN SIXTY-THREE HUNDRED CONSUMER COMPLAINTS, "WON" 96.2% OF CONSUMER COMPLAINTS, AND ONLY AWARDED 13 CONSUMERS MONETARY RELIEF. IX. THERE IS NO SPECIAL TRACKING FOR CONSUMER COMPLAINTS FILED WITH OTHER FEDERAL, STATE OR LOCAL CONSUMER COMPLAINT AGENCIES, AND "THE COMPANY" ARBITRATION RESPONSE IS NEVER FORWARDED TO THESE REFERRING AGENCIES. THERE IS NO FORMAL DISPUTE, ESCALATION, OR REFERRAL PROCESSES FOR X. CFPB Complaint Monitor CONSUMER COMPLAINTS FILED WITH CFPB, (OR CONSUMER COMPLAINTS FILED WITH windly Charamer for Commerce) OTHER GOVERNMENT AGENCIES AND THEN REFERRED TO CFPB). 21 "THE COMPANY" ALWAYS WIN!

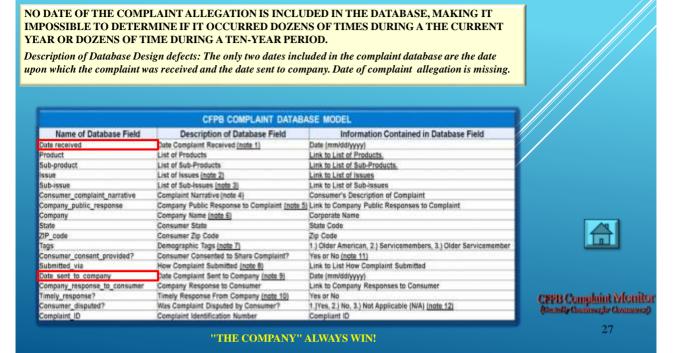
CFPB COMPLAINT PROCESS OR DATABASE DESIGN DEFECTS.	
XI. IF "THE COMPANY" BELIEVES THAT A NEW CFPB COMPLAINT IS A DUPLICAT PREVIOUSLY FILED COMPLAINT, IT CAN DENY THE NEW CONSUMER COMPL WITHOUT RECOURSE, EVEN IF IT INCLUDES NEW, UNDISCLOSED EVIDENCE.	LAINT
XII. COMPLAINTS REFERRED BY OTHER AGENCIES ARE NOT REVIEWED BY CFPI BEING FORWARDED TO "THE COMPANY". THEY ARE ASSIGNED THE MOST AN PRODUCT AND ISSUE CODES AND FORWARDED AS IS, TO "THE COMPANY". (II INSTANCES, THE "FORMATTED" COMPLAINT FORM FORWARDED BY THE RE AGENCY IS SENT TO "THE COMPANY".	B,BEFORE PPROPRIATE N SOME
XIII. "THE COMPANY" IS NOT REQUIRED TO PUBLICLY-SHARE ITS CONSUMER CO RESPONSES, AND CAN REQUEST THAT CFPB NOT INCLUDE SELECTED COMP THE CFPB COMPLAINT DATABASE; THIS DEPRIVES BOTH CONSUMERS AND REGULATORY AGENCIES OF THIS VITALLY-IMPORTANT COMPLAINT-RESOLU INFORMATION.	LAINTS IN
xiv. "THE COMPANY" IS NOT REQUIRED TO SEND A WRITTEN RESPONSE TO CFPI REGARDING ITS ARBITRATION DECISION; AND IS ONLY REQUIRED TO SEND OF THE FOLLOWING CLOSING RESPONSES: 1.) CLOSE, 2.) CLOSE WITH EXPL CLOSE WITH MONETARY RELIEF, OR; 4) CLOSED WITHOUT NON-MONETARY	CFPB ONE ANATION, 3.)
xv. "THE COMPANY" RESPONSES TO CONSUMER COMPLAINTS REFERRED TO CL OTHER COMPLAINT AGENCIES, ARE NOT SHARED WITH THE REFERRING AG ANY OTHER FEDERAL OR STATE COMPLAINT AGENCIES.	
"THE COMPANY" ALWAYS WIN!	22

CFPB COMPLAINT PROCESS OR DATABASE DESIGN DEFECTS.	
 XVI. "ENFORCING LAWS THAT OUTLAW DISCRIMINATION IN CONSUMER FINANCE" IS ONE OF THE PRIMARY ACCOUNTABILITIES ASSIGNED TO CFPB BY THE DODD-FRANK WALL STREET REFORM AND CONSUMER PROTECTION ACT; BUT OF THE EIGHTEEN PRODUCTS, 47 SUB- PRODUCTS, 96 ISSUES, AND 68 SUB-ISSUES, NONE MAKES ANY MENTION OF RACE, ETHNICITY, RELIGION, AGE OR OTHER FORMS OF DISCRIMINATORY PRACTICES. (THUS EVEN IF THIS INFORMATION IS CAPTURED, IT IS NOT INCLUDED IN THE CONSUMER PORTAL, COMPANY PORTAL, OR THE CFPB DATABASE, AND IS NOT USED BY "THE COMPANY" DURING THE COMPLAINT ADJUDICATION PROCESS.) XVII. CONSUMER COMPLAINTS FLAGGED AS DUPLICATES BY "THE COMPANY" ARE DISCARDED BY THE CFPB COMPLAINT DEPARTMENT WITHOUT FURTHER INVESTIGATION. XVIII. THE ONLY DEMOGRAPHIC CATEGORIES CONTAINED IN THE CFPB DATABASE ARE: A.) OLDER AMERICANS, B.) SERVICEMEMBERS, AND C.) OLDER SERVICEMEMBERS; HOWEVER, THERE IS NO SPECIAL 'PROCESSING' FOR THESE THREE DEMOGRAPHIC CATEGORIES; AND "THE COMPANY", CLOSED-RESPONSES FOR THESE THREE DEMOGRAPHIC CATEGORIES; AND "THE COMPANY", CLOSED-RESPONSES FOR THESE THREE DEMOGRAPHIC CATEGORIES; AND "THE COMPANY", CLOSED-RESPONSES FOR THESE THREE DEMOGRAPHIC CATEGORIES; AND "THE CONSUMER COMPLAINT AGENCIES WITHIN THE FEDERAL GOVERNMENT APPEAR OBLIVIOUS THE MAJOR FLAWS IN THE CFPB COMPLAINT PROCESS, AND CONTINUE TO "BLINDLY THROW CONSUMER COMPLAINTS ABOUT THE WALL INTO THE CFPB BAYSS". XX. CFPB DOES NOT PUBLISH ANNUAL OR SUMMARY REPORTS OF COMPLAINT RESOLUTIONS BY: COMPANY, RODUCTS, ISSUES, OR ANY OTHER CATEGORY. THESE TYPE REPORTS WOULD HELP CONSUMERS, AND REGULATORY AGENCIES IDENTIFY COMPANIES WITH UNEXPLAINED YEAR-OVER-YEAR INCREASES IN CFPB COMPLAINTS. 	CSPB Complaint Monitor (Grendly Guenner for Guennerer)
"THE COMPANY" ALWAYS WIN!	23



CFPB COMPLAINT PROCESS OR DATABASE DESIGN DEFECTS.	
XXVI. COMPLAINT NARRATIVES APPENDED TO CFPB COMPLAINT CREATED VIA "THE CONSUMER PORTAL" ARE FORWARDED TO "THE COMPANY" BUT THERE IS NOTHING IN THE CFPB COMPLAINT PROCESS THAT REQUIRES THESE NARRATIVES TO BE INCLUDED IN THE COMPANY'S COMPLAINT PROCESS REVIEW AND ADJUDICATION PROCEDURES.	
XXVII. CFBP DOES NOT PUBLISH ANNUAL TREND ANALYSIS REPORTS DELINEATING CFPB COMPLAINTS PRODUCTS SUCH AS DEBT COLLECTION, MONEY TRANSFER, PAYDAY LOAN, AND PREPAID CARD.	
XXVIII. THE "COMPANY PORTAL" WHICH IS USED TO INTERCONNECT CFPB WITH THE COMPANY PROVIDES THE COMPANY WITH REAL-TIME, INTERACTIVE ACCESS TO CFPB COMPLAINT DATA, BUT THE CONSUMER IS NEVER INFORMED OF ITS EXISTENCE, AND TOLD WHAT PORTIONS OF HIS, OR HER, COMPLAINT DATA CAN BE ACCESSED BY "THE COMPANY".	
XXIX. THE CONSUMER COMPLAINT DATABASE CONTAINS 10,022 CONSUMER NARRATIVES, ALL OF WHICH WERE DISPUTED BY CONSUMERS. ALL NARRATIVES WERE SUBMITTED VIA THE WEB, AND ALL BUT 22 OF THESE NARRATIVES WERE IN RESPONSES TO COMPLAINTS CLOSED BY "THE COMPANY" WITH A "CLOSE WITH EXPLANATION RESPONSE.	
XXX. THE CFPB WEBSITE TOUTED THE SPECTACULAR SUCCESSES OF THE CFPB COMPLAINT PROCESS BUT PROVIDED NO MECHANISM FOR MEASURING THE CONSUMER'S SATISFACTION (OR LACK THEREOF) OF THE COMPLAINT PROCESS.	CEPB Complaint Monitor (Gently Commercie Commerce)
"THE COMPANY" ALWAYS WIN:	25

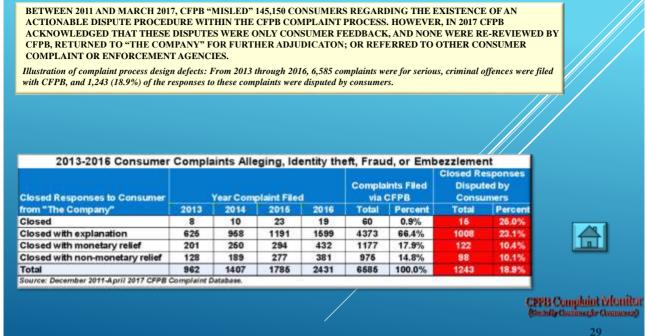
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"THE COMPANY" ALWAYS WIN!	26



CFPB'S "ALL-SEEING COMPANY PORTAL" PROVIDES "THE COMPANY" WITH AN UNFAIR, INSURMOUNTABLE COMPETITIVE ADVANTAGE OVER CONSUMERS. THE PORTAL INCLUDES ARCHIVE HISTORY OF ALL PREVIOUSLY FILED COMPLAINTS, AND OTHER OF VALUE-ADDED APPS THAT ARE PROVIDED TO "THE COMPANY" BY CFPB AT NO CHARGE. "THE COMPANY" CAN REQUEST THAT CFPB NOT SHARE ITS RESPONSES TO CONSUMER COMPLAINTS PUBLICLY.

Illustration of Company Portal design defects: The first chart shown below show that between 2011 and 2017, "The Company" chose not to publicly share its responses to consumer complaints 93.6% of the time. (It won 77.4% of all CFPB complaints, and only granted consumer's monetary relief 6.5% of the time.)

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				"TH	E CO	MPA	NY" AI	LWAY	S WIN										20	



"THE COMPANY" ALWAYS WIN!

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CFPB COMPLAINT PROCESS OR DATABASE DESIGN DEFECTS.

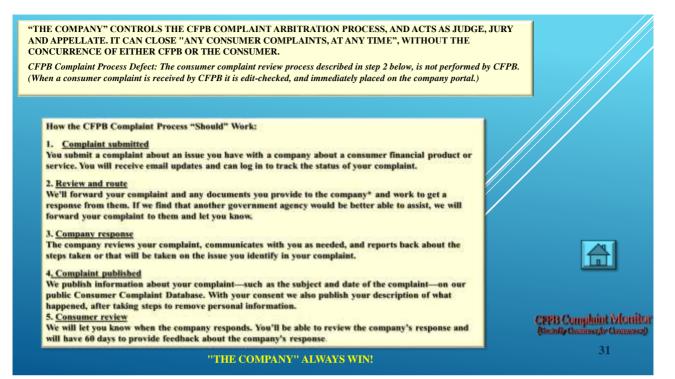
THE CURRENT CFPB DATABASE DOES NOT INCLUDE A FIELD FOR THE MONETARY ESTIMATE OF THE CONSUMER COMPLAINT; THUS, IT IS IMPOSSIBLE FOR CFPB TO ESTIMATE THE AMOUNT OF MONEY IT SAVED CONSUMERS WHO SUBMITTED THEIR COMPLAINTS TO "THE COMPANY" VIA THE CFPB COMPLAINT PROCESS.

Illustration of CFPB Complaint Database Model: no monetary estimate of loss suffered by consumer; thus, the cfpb complaint process treats a \$500k mortgage complaint, the same as a \$200 payday loan compliant.

	CFPB COMPLAINT DATABA	SE MODEL	
Name of Database Field	Description of Database Field	Information Contained in Database Field	
Date received	Date Complaint Received (note 1)	Date (mm/dd/yyyy)	
Product	List of Products	Link to List of Products.	
Sub-product	List of Sub-Products	Link to List of Sub-Products.	
Issue	List of Issues (note 2)	Link to List of Issues	
Sub-issue	List of Sub-Issues (note 3)	Link to List of Sub-Issues	
Consumer_complaint_narrative	Complaint Narrative (note 4)	Consumer's Description of Complaint	
Company_public_response	Company Public Response to Complaint (note 5)	Link to Company Public Responses to Complaint	
Company	Company Name (note 6)	Corporate Name	
State	Consumer State	State Code	40.0
ZIP_code	Consumer Zip Code	Zip Code	
Tags	Demographic Tags (note 7)	1.) Older American, 2.) Servicemembers, 3.) Older Servicemember	
Consumer_consent_provided?	Consumer Consented to Share Complaint?	Yes or No (note 11)	
Submitted_via	How Complaint Submitted (note 8)	Link to List How Complaint Submitted	
Date_sent_to_company	Date Complaint Sent to Company (note 9)	Date (mm/dd/yyyy)	
Company_response_to_consumer	Company Response to Consumer	Link to Company Responses to Consumer	
Timely_response?	Timely Response From Company (note 10)	Yes or No	
Consumer_disputed?	Was Complaint Disputed by Consumer?	1. Yes, 2.) No, 3.) Not Applicable (NIA) (note 12)	comp Chambring Md
Complaint_ID	Complaint Identification Number	Compliant ID	CFPB Complaint M
			Atmentile Commercier for Con



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TOP-20 SUMMARY: BETWEEN JANUARY 2013 AND DECEMBER 2016, 14,581 "CLOSED" RESPONSES WERE RECEIVED FROM ALL COMPANIES, AND 7,216 (49.5%) OF THESE WERE RECEIVED FROM THE "TOP-20.

		THE REPORT OF THE REPORT OF THE REPORT OF							
Rank	Company	2010	2014	2015	2016	Т			
1	0 cwen	312	398	305	173	1			
2	Santander Bank US	252	238	226	210	1			
3	Bank of America	316	110	274	120	8			
4	PNC Bank N.A.	115	140	123	167	1			
5	Specialized Loan Servicing LLC	311	75	15	13	4			
6	Southwest Credit Systems, L.P.	2	40	192	148	3			
7	JPMorgan Chase & Co.	102	102	- 71 -	40	3			
8	Nationstar Mortgage	62	. 9	188	111	3			
9	Wells Fargo & Company	104	84	- 81	06	1			
10	Regions Financial Corporation	210	.30	0.00		1			
11	ERC			- 25	213	1			
12	Aargon Agency, Inc.	7	57	- 94	43	1			
13	HSBC North America Holdings Inc.	177	4	1	1	1			
14	Northstar Location Services, LLC	9.	48	00	63	1			
15	Scottrade Bank			120	20	1			
16	Experian	1	76	60	10	1			
17	Atlanticus Services Corporation		35	66	47	1			
10	Retrieval-Masters Creditors Bureau, inc.	8.	101	35		1			
19	Premier Recovery Group	1.33	22	06	35	1			
20	Reverse Mortgage Solutions	36	39	36	17	1			



FROM JANUARY 2013 TO DECEMBER 2016, 482,371 "CLOSED WITH EXPLANATION" RESPONSES WERE RECEIVED FROM ALL COMPANIES, AND 300,085 (62.2%) OF THESE WERE RECEIVED FROM THE "TOP-20.

		Years	2000	101210000		
Rank	Company	2013	2014	2016	2016	Tell
1	Bank of America	12703	8292	0953	7184	3915
2	Mells Fargo & Company	9478	7881	Ett 75	9580	351
3	Equifax	2069	7042	10512	1.4920	345
4	"Pthorgan Chase & Co.	6590	6810	7000	7400	279
5	TransUnion Intermediate Holdings, Inc.	2036	5678	7740	9360	256
6	Experian	3655	5254	5730	7854	22-8
7	Ocuen	4363	5763	4552	3298	179
8	Citbank	4218	2906	3967	4849	170
9	Nationstar Mortgage	2969	4104	3808	3070	139
10	Capital One	2167	2361	3069	3534	111
11	Ditech Financial LLC	2033	2407	2260	2537	923
12	Navient Solutions, LLC.	1171	1850	1032	30/2	302
13	U.S. Bancorp	1492	1971	1919	1973	735
14	Synchrony Financial	-874	1523	1673	1946	601
15	PNC Bank N.A.	1145	1511	1327	13412	604
16	HSBC North America Holdings Inc.	1398	1598	3277	1003	627
17	Select Portfolio Servicing, Inc	839	1426	1282	1480	502
18	Encore Capital Group	172	1005	1381	951	-479
19	Amex	742	974	1214	1652	458
20	Discover	540	690	1135	1107	367



"THE COMPANY" ALWAYS WIN!

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FROM JANUARY 2013 TO DECEMBER 2016, 40,695 "CLOSED WITH MONETARY RELIEF" RESPONSES WERE RECEIVED FROM ALL COMPANIES, AND 32,464 (78.8%) WERE RECEIVED FROM THE "TOP-20.

	Company	Years							
Rank		2013	2014	2016	2016	Te			
1	Citibank	1082	1090	1200	2184	一伤			
2	Bank of America	1037	975	1404	1589	-8			
3	Viells Fargo & Company	052	750	665	912	31			
4	"PMorgan Chase & Co.	786	632	674	1024	31			
5	Synchrony Financial	509	843	693	604	26			
6	Capital One	815	590	334	366	20			
7	TD Bank US Holding Company	326	355	349	367	13			
8	U.S. Bancorp	290	311	361	322	12			
9	Amex	237	201	310	383	11			
10	Bardays PLC	81	171	251	341	8			
11	SunTrust Banks, Inc.	205	237	205	193	84			
12	Citizens Financial Group, Inc.	199	204	170	144	71			
13	Discover	209	142	173	.181	70			
14	Navient Solutions, LLC.	204	222	152	129	7			
15	PayPal Holdings, Inc.	- 96	130	203	180	6			
16	PNC Bank N.A.	187	100	137	130	- 5			
17	Regions Financial Corporation	112	123	177	131	5			
18	USAA Savings	111	101	119	167	-2			
19	Empowerment Ventures, LLC	1.1.1.1.1.1	1.352.00	470	17	-46			
20	Experian	10	146	540	112	-4			



"THE COMPANY" ALWAYS WIN!

FROM JANUARY 2013 TO DECEMBER 2016, 80,621 "CLOSED WITH NON-MONETARY RELIEF" RESPONSES WERE RECEIVED FROM ALL COMPANIES", AND 63,646 (78.9%) WERE RECEIVED FROM THE "TOP-20.

			100			
Rank	Company	2013	2014	2016	2016	Tett
1	Experim	1556	4770	4092	5962	1718
2	TransUnion Intermediate Holdings, Inc.	010	2112	2404	3579	9003
3	Equifas	2603	2906	1486	1815	309
4	Bank of America	2480	902	1142	880	641
5	Citibank	548	668	828	1662	300
6	ERC	77	672	1445	7.48	294
7	Encore Capital Group	204	893	781	599	247
	Wells Fargo & Company	695	464	401	586	214
9	Portfolio Recovery Associates, Inc.	272	705	-553	529	209
10	Synchrony Financial	193	375	519	497	108
11	Capital One	294	398	276	354	132
12	Allied Interstate LLC	218	470	.300	173	t22
13	U.S. Bancorp	237	248	402	317	120
14	JPtilorgan Chase & Co.	450	184	223	282	114
15	Arrest	1.94	150	140	336	76
16	Discover	143	183	168	- 209	70
17	Navient Solutions, LLC.	209	260	.118	1.09	696
18	PayPal Holdings, Inc.	18	1,26	234	306	684
19	TD Bank US Holding Company	117	134	171	180	611
20	Dynamic Recovery Solutions, LLC		143	262	182	987



CEPB Complaint Monitor (Instally Compared Commerced)

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"THE COMPANY" ALWAYS WIN!

 PROCESS OR DATABASE I		
ON OF CONSUMER COMPLAIN AL OR STATE AGENCY ARE NOT		
APRIL 21,2017, 21,198 COMPLAINTS . D OF THE FINAL DISPOSITION OF A		
CFPB Complaint Res	olution Process	
Referred To:	Complaints Referred	
	88	
BBB	2	
CFPB Enforcement	2	
Dept. of Education	5	
Farm Credit Administration	16	
FDIC	2063	
Federal Reserve	501	
FHFA	890	
FINRA	12	
FTC	10782	
HUD	171	
NCUA	1290	
OCC	4780	
Other	459	
SEC	8	
State Agencies	39	CSUD Compleint Menitor
State Attorneys General	62	CSPB Complaint Monitor (Grandly Charamer for Communication
VA	28	four method environment of the second second
Grand Total	21198	36
"THE COMPANY" A	LWAYS WIN!	

CFPB COMPLAINT PROCESS THE CFPB COMPLAINT DATABAS COMPLAINTS ARE ONLY AWARD TIME; AND THAT "THE COMPAN WITH NO EXPLANATIONS, OR WI DESIGN DEFECT: MORTGAGES ARE THE 29% OF ALL COMPLAINTS FILED BY CON RESPONSES RECEIVED FROM "THE COM	E SHOWS ED MONE (" CLOSE TH GENI LARGEST P SUMERS. C	S THA TARY ES 90.6 ERIC, 1 RODUC	T CON RELI % OF NON-S CT IN TH GERS DI	SUME EF BY ALL M PECIF E CFPE SPUTEL	RS FII "THE ORTG FIC EX B COMP 0 22.7%	LING M COMP AGE C PLANA LAINT P OF MOR	IORT ANY'' COMP ATION ROCES	3.0% LAINT NS. SS <i>AND</i>	OF THE IS EITH <i>REPRESE</i>	ER	
CER	Comple	inte fe	e Mer		Deed				_///		
CFPE	Compla	and the second se	A REAL PROPERTY AND A REAL					1	_	Para la construcción de la constru	
	Dave	-		umer C	and bound	nts/Year			line and	Company	
Company Response	2011	2012	2013	2014 952	2015	2016	2017	Total 5591	Percent 2.7%	Winning %	
Closed Closed with explanation	14	21055	42723	39286	1177	37622	5826	184211	87.9%	90.6%	
Closed with monetary relief	14	1042	1323	1050	1300	1279	239	5234	3.0%		
Closed with non-monetary relief	-	4100	3760	1633	2122	1571	248	13435	6.4%		
Grand Total	18	stated in the second	and the second se	42921	And a second second second second	A REAL PROPERTY OF TAXABLE	and the second second second	A DESCRIPTION OF THE OWNER.	and the second second second		
Source: CFPB Complaint Database (January 2011- April		121100	40010	46061	422,04	41004	0415	2004/1	100.076		
	"THE CO	MPAN	NY" AI	/	WIN					CEP (the	s B Complaint Monitor wile Comments 37

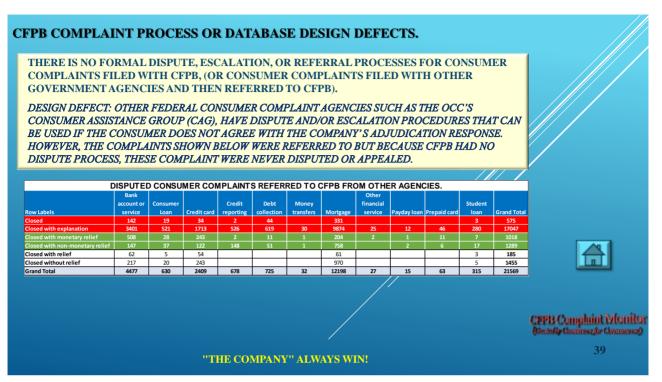
CFPB COMPLAINT PROCESS OR DATABASE DESIGN DEFECTS.

THERE IS NO SPECIAL TRACKING FOR CONSUMER COMPLAINTS FILED WITH OTHER FEDERAL, STATE OR LOCAL CONSUMER COMPLAINT AGENCIES, AND "THE COMPANY" ARBITRATION RESPONSE IS NEVER FORWARDED TO THESE REFERRING AGENCIES.

DESIGN DEFECT: OTHER FEDERAL AGENCIES SUCH AS OCC, FDIC, FRB, AND DOJ HAVE CONSUMER COMPLAINT AGENCIES BUT THESE AGENCIES REFUSE TO ACCEPT JURISDICTION IN ALL FINANCE-RELATED CONSUMER COMPLAINTS. THESE AGENCIES INFORM THE CONSUMERS SUBMITTING THESE CLAIMS THAT THEIR CLAIMS ARE NOT WITHIN THEIR JURISDICTION, BUT THAT THEY CAN BE ASSURED THAT ANOTHER, HIGHLY-COMPETENT FEDERAL AGENCIES WILL ENSURE THAT THEIR CLAIMS WILL BE REVIEWED, ADJUDICATED, AND IF NECESSARY REFERRED TO A THIRD FEDERAL (OR STATE) AGENCY.

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(Grandly Complaint EVICENCE)



CFPB COMPLAINT PROCESS OR DATABASE DESIGN DEFECTS.

THE ONLY DEMOGRAPHIC CATEGORIES CONTAINED IN THE CFPB DATABASE ARE: A.) OLDER AMERICANS, B.) SERVICEMEMBERS, AND C.) OLDER SERVICEMEMBERS; HOWEVER, THERE IS NO SPECIAL 'PROCESSING' FOR THESE THREE DEMOGRAPHIC CATEGORIES; AND "THE COMPANY", CLOSED-RESPONSES FOR THESE THREE DEMOGRAPHIC CATEGORIES, ARE VIRTUALLY THE SAME AS CONSUMER COMPLAINTS WITHOUT THESE "TAGS".

DESIGN FLAW: NO APPRECIABLE DIFFERENCES IN "THE COMPANY" RESPONSES TO CFPB COMPLAINTS RECEIVED FROM TAGGED-CATEGORIES, AND A LARGER PERCENT OF TAGGED-CONSUMERS DISPUTED "THE COMPANY" CLOSED WITH EXPLANATION RESPONSES.

												_ / // /	
			Comp	any Respo	nse by De	mographic	Categorie	s					
				merican,	Comileo		Diamit (Count of Company	Percent Company	Count of Company	Percent of Company	
	Count of	merican Percent of	Count of	member Percent of	Count of	member Percent of	Count of	No Tag) Percent of	Responses	Responses	Disputes	Disputes	
	Company	Company	Company	Company	Company	Company	Company	Company	$\left \right\rangle /$	$\left \right\rangle$	$ \setminus /$	\backslash	
	response to	response to	response to			response to							
Response to Consumers 🐥	consumer	consumer	consumer	consumer	consumer	consumer	consumer	consumer	\vee \setminus	\checkmark	\lor	$\langle \rangle$	
Closed	1305	2.04%	251	2.68%	966	2.19%	15089	2.10%	17611	2.10%	508	2.34%	
Closed with explanation	47897	74.95%	7165	76.48%	33928	77.06%	541886	75.26%	630876	75.34%	17955	82.87%	
Closed with monetary relief	5047	7.90%	579	6.18%	2014	4.57%	46725	6.49%	54365	6.49%	885	4.08%	
Closed with non-monetary relief	7527	11.78%	1049	11.20%	5630	12.79%	88035	12.23%	102241	12.21%	1604	7.40%	
Closed with relief	505	0.79%	41	0.44%	144	0.33%	4614	0.64%	5304	0.63%	115	0.53%	
Closed without relief	1247	1.95%	161	1.72%	539	1.22%	15921	2.21%	17868	2.13%	599	2.76%	
In progress	164	0.26%	77	0.82%	491	1.12%	4292	0.60%	5024	0.60%	0	0	CSPR Complaint Mentior
Untimely response	212	0.33%	45	0.48%	315	0.72%	3483	0.48%	4055	0.48%	1	0.00%	CFPB Complaint Monitor (Grandly Charamersfor Commerce)
Grand Total	63904	100.00%	9368	100.00%	44027	100.00%	720045	100.00%	837344	100.00%	21667	100.00%	fourney comments comments
													40

IVIOUS THE MAJOR FLAWS I OW CONSUMER COMPLAIN	IN THE CFPB C		OCESS, AN	D CONTINU	
Consumer Complain	ts Referred fro	m Other Gover	nment Ager	ncies.	
Response to Consumers	Count of Referrals	Percent of Referrals	Count of Referral Disputes	Percent of Referral Disputes	
Closed	3456	2.50%	575	2.67.5	
Closed with explanation	100954	73.15%	17047	79.03%	
Closed with monetary relief	11905	8.63%	1018	4.725	
Closed with non-monetary relief	11857	8.59%	1289	5.98%	
Closed with relief	1943	1.41%	185	0.86%	
	7142	5.18%	1455	6.75%	
Closed without relief		0.32%	0	0	
Closed without relief In progress	443		0	0	
Closed without relief In progress Untimely response	308	0.22%	-		
Closed without relief In progress		0.22%	21569	100.00%	

CFPB COMPLAINT PROCESS OR DATABASE DESIGN DEFECTS.

FIVE OF THE NATIONS LEADING NATIONAL BANKS WERE INCLUDED IN THE TOP-10 CFPB CONSUMER COMPLAINTS AND TOP-10 DISPUTED CFPB CONSUMER COMPLAINTS.

Company	2011	2012	2013	2014	2015	2016	2017	Total	
BANK OF AMERICA, NATIONAL ASSOCIATION	683	16048	16459	10287	9833	9784	6625	68519	
NELLS FARGO & COMPANY	258	9462	11126	9168	9292	11201	5867	56354	
EQUIFAX, INC.		621	4775	9963	12003	15973	12310	55645	
Experian Information Solutions Inc.		7.25	5273	10246	10828	919949	11706	52727	
TRANSUNION INTERMEDIATE HOLDINGS, INC.		464	3561	0408	10167	1,29/85	11738	46965	
IPMORGAN CHASE & CO.	374	7285	7989	7736	7968	8762	5189	45306	
DITIBANK, N.A.	306	6403	6878	5767	6202	8703	4472	36761	
DOWEN LOAN SERVICING LLC	54	3762	4613	6272	4905	3489	1654	24949	
CAPITAL ONE FINANCIAL CORPORATION	246	9877	3328	8340	3690	4268	- 2111	21855	í de la companya de la company
Vavient Solutions, LLC.		1209	1586	2434	2102	330B	9633	20272	
Source: CFPB Complaint Database - December 2011 thre TOP-10 DISP	UTED	ONSUN							
			IER CO	MPLAIN	πs	/	///		
			IER CO	MPLAIN 2014	IT S 2016	2016	2017	Total	
TOP-10 DISP	UTED	ONSUN						Total 14387	
TOP-10 DISP Company	UTED C 2011	ONSUN 2012	2013	2014	2015	2016	2017	Statement of Statements	
TOP-10 DISP Company BANK OF AMERICA, NATIONAL ASSOCIATION	UTED C 2011 162	20N SUN 2012 3730	2013 3672	2014	2016 2186	2016	2017	14287	
TOP-10 DISP Company BANK OF AMERICA, NATIONAL ASSOCIATION MELLS FARGO & COMPANY	UTED C 2011 162	20N SUM 2012 3730 2412	2013 3672 2513	2014 2286 2071	2015 2186 2106	2016 2055 2155	2017 406 370	14287 11717	
TOP-10 DISP Company BANK OF AMERICA, NATIONAL ASSOCIATION WELLS FARGO & COMPANY EQUIFAX, INC.	UTED C 2011 162 88	2012 2730 2412 135	2013 3672 2513 1091	2014 2286 2071 1519	2015 2186 2106 2671	2016 2055 2155 3330	2017 406 370 532	14387 11717 10079	
TOP-10 DISP Company EANK OF AMERICA, NATIONAL ASSOCIATION MELLS FARGO & COMPANY EQUIFAX, INC. JPM CROAN CHASE & CO.	UTED C 2011 162 88 76	2012 2730 2412 135 1627	2013 3672 2513 1091 1832	2014 2286 2071 1919 1788	2016 2186 2106 2671 1940	2016 2055 2155 3330 1952	2017 406 370 532 396	14387 11717 10079 9523	☆
TOP-10 DISP Company BANK OF AMERICA, NATIONAL ASSOCIATION MELLS FARDO & COMPANY EQUIFAX, INC. DIPMOROAN CHASE & CO. CITIBANK, N.A.	UTED C 2011 152 88 76 51	2012 3730 2412 135 1527 1181	2013 3672 2513 1091 1832 1224	2014 2286 2071 1919 1798 1178	2016 2186 2106 2671 1940 1313	2019 2055 2155 3330 1952 1425	2017 406 370 532 396 325	14387 11717 10079 9523 0697	
TOP-10 DISP Company BANK OF AMERICA, NATIONAL ASSOCIATION MELLS FARDO & COMPANY EQUIFAX, INC. IPMOROAN CHASE & CO. CITIBANK, N.A. DOWEN LOAN SERVICING LLC TRANSUNION INTERMEDIATE HOLDINGS, INC. Experian Information Solutions Inc.	UTED C 2011 152 88 76 51	2012 3730 2412 136 1627 1181 934	2013 3672 2513 1091 1832 1224 1158	2014 2286 2071 1919 1798 1178 1509	2016 2186 2106 2671 1940 1313 1283	2016 2055 2155 3330 1952 1425 722	2017 406 370 532 396 325 144	14287 11717 10079 9523 0607 5719	
TOP-10 DISP Company BANK OF AMERICA, NATIONAL ASSOCIATION MELLS FARGO & COMPANY EQUIFAX, INC. IPMORGAN CHASE & CO. CITIBANK, N.A. DOWEN LOAN SERVICING LLC FRANSUNION INTERMEDIATE HOLDINGS, INC.	UTED C 2011 152 88 76 51	2012 3730 2412 136 1627 1181 934 92	2013 3672 2513 1091 1832 1224 1158 634	2014 2286 2071 1919 1788 1178 1509 1104	2015 2186 2108 2671 1940 1313 1233 1606	2016 2055 2155 3330 1952 1425 722 1674	2017 406 370 532 396 325 144 529	14287 11717 10079 9523 9523 9507 5719 6538	CEPB Complaint Mfg
TOP-10 DISP Company BANK OF AMERICA, NATIONAL ASSOCIATION MELLS FARDO & COMPANY EQUIFAX, INC. IPMOROAN CHASE & CO. CITIBANK, N.A. DOWEN LOAN SERVICING LLC TRANSUNION INTERMEDIATE HOLDINGS, INC. Experian Information Solutions Inc.	UTED C 2011 152 88 76 51	2012 3730 2412 136 1627 1181 934 92 178	2012 3672 2513 1091 1832 1224 1158 634 757	2014 2286 2071 1919 1788 1178 1509 1104 1251	2016 2186 2106 2671 1940 1313 1233 1606 1360	2016 2056 2156 3330 1952 1425 722 1674 1454	2017 406 370 532 396 325 144 629 360	14387 11717 10079 9523 6607 5719 6538 5330	CEPB Complaint Mc

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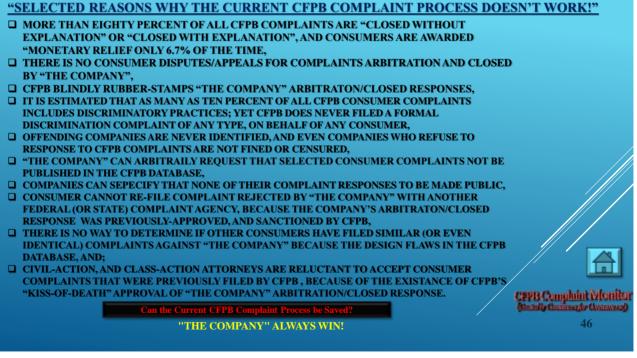
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	Assessed opening, shoring, or reanagement	86872	.49	Interday that / Freast / Enders chemical	8224
-	Account forme and shariges	401	80	Improper sentext or staring of title	9787
	Addrig money	100		Improperuse of my stade report	8919
	Advertising and merceling	2082	62	Inscreet exchange rate	22
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	Approaction proceeding datey	818	16417	Incomentation generations of the	198
	Assidention, arightetion reachange looker	16060	54	Laisfan	3435
	Agained for lowers and reading statute	841	808	Lettine damaged or deale up of property	
_	AP.5 or interest rate	6428	87	Lansier deexaged or enabling no cantola	
18	Arbitration	1997	68 / /	Lander reponenties of or some line vehicle.	78
11	Waterna a traccoller	1094	10.0	Latting cold the property	
12	All allers a transfer fee	216	80	Loan modification, so testien, for existing	111064
18	B strangetog	408	81	Losn servicing, payments, search second	76804
1.4	www.g.co.outer	14014	82	Last or stores effect	198
18	disting statement	2641	83	Lost or staten maney proter	43
- 14	Gant's a cortinue introduct	1008	84	Manung the stateg pages are, samaling months	7184
17.	Gard Lengthy my loant	\$1++	182	Manufacture are from of pressil	726
12	Carristian otterges to here encourd	400		Managing The last of lasts	14414
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23	Charged barrs seet wrong day or sert	287		other	14287
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-8	Changed anonimg assount	4391		Other service leaves	444
2.6	C checkor debt dispute	801	72		
28	C oberthur of paters	1001	12	Other Constantion Koures	1498
24	Contraction to Provide the	20100	74		242
- 37	Conf d atlant ph animal data run anna	41044		Controllerit fee P ay ment to shart and aread least	
					438
-71	U onverse oness	144	79	P BY OFF DIDAGAN	2284
-8-	Conditional and arcinolise - Date pretention	2001		P riversia	452
	Constitutions - Underwriting	0004	. 79	Produceros causeas by my furrate basing long	11678
	Credit delectory alter	3877		Produceese, orthographic are whether to pre-	
- 22	Credit the manesreatesreese	2191	100	Property ed a scent i didn't apply fric	442
22	Credit monthuring or trendity protestion	3010	.84	PL many bog proval ham in	3433
- 64	Great reporting	10.00	12	P.mc.ets.	2111
26	Great reporting company's investigation	18001	19	date of account	324
- 25	GARBOR & REIGHT GARDERS CENTRAL	3418	54	Residences groups and suph	8751
	Gustomer service Gustereer relations			ill trong privage for an illream of or muld.	286
- 24	Chevelang webs my earther or element	16404		difficing partice for a learnh or weaker	1968
	Datrogeorit depotent	0104		Famirig sigt the lock or teach	4176
49	O do calla and u this works	84598	84	Taking threatering an inight action	
41	Disclosure verification of deal	10002	100	Trate editor lague	2822
42	Ore a Kristeren	46	- 99	Lines to pet oradit report predit excre	10812
43	Wannahira fama	97		Mennalitatia and Barra and area france, Industry	1248
44	Faine statutoria ar reares wileinet	11110	60	Unespected Office fees	87
44	Fam	105	100	Linestated meanings of and it cant	1784
	Forthermone (Work out place	644	84	Listing a data for A7M sand	59.48
- 22 -	Friday of them	2474		Writing an ouri sharped in constant	244
41	104816 #1140	0.40	- 100	wrong are-sure enarged of reserved	240



file:///D:/MyDocuments-SSD/Chase/Claim%20for%20Sue#20Banke/CFPB%20Complaint%20Process/Issues%20and%20Sub-Issues/Interpreting%20Issues%20and%20Sub-Issues.pdf

-	CFP	BCOMPLA	NT SUB	ISSUES	
No.	Complete Sub-Asse	Birthines	Number	Contrained Bulletine (inc.)	Sub-taxons
	Account status	35043	- 36	Keep getting calls about my toon	1173
2	Account terms	\$3562	37	Need information about my balancefterms	1006
	Account terms and changes	690	30	No notice of investigation status/result	6060
4	Applied for loan/did not receive money	300	39	Not disclosed as an attempt to collect	1720
5	Attempted to collect wrong amount	18537	- 40	Not given enough into to verify detail	20020
	Attempted to/Collected exernal funds	878	41	Payment to asst out smalted	263
Y	Billing dripute	857	42	Personal Information	7228
	Called after sand written case of comm	1799	40	Problem cancelling or closing account	476
9	Called outside of gam 9pm	977	-44	Problem petting my free arowal report.	6744
10	Can'i contact lender	974	45	Problem getting report or gredit score	4298
11	Can't decrease my monthly payments	3004	45	Problem with friend slerts	2020
12	Can't get flexible payment options	3063	47	Problem with statement of dispute	9025
12	Can't gualify for a learn	229	40	Problems when you are unable to pay	1097
14	Carry's strap charges to bank account	400	-0	Public record	0262
15	Cariftempolarity postpone payments	1347	50	Quality for a better loan than offered	164
16	Charged twelk acot wrong day or and	277	51	Received a loan I didn't apply for	670
17	Charged feas or interest I didn't expect	2375	62	Received bad information about my loan	35.15
90	Contacted employer after asked not to	2130	53	Received marketing offer after opted out	165
10	Contacted me after I asked not to	2510	54	Receiving unwanted marketing/advertising	241
- 29	Contacted melinatead of my attorney	229	00	Reinserted previously deleted info	5467
21	Debt is not mine	35295	56	Repaying your topo	3020
22	Debt resulted from standty thaft	4051	97	Report improperly shared by CRIC	4900
22	Debt was dispharged in barkruptcy	2224	50	Report shared with employer w/o consent	162
24	Debt was paid	159(39	. 692	Pliphtido dispute notice not received	60.42
26	Don't agree with tees charged	2491	60	Seized/Attempted to seize property	1124
	Finguent or repealed ealls	14181	61	Sued wto proper notification of suit	1348
27	Getting a loan	205	62	Sund where didn't liversign for debt	39)
28	Having problems with sustainer service	2550	63	Talked to a third party about my debt	4141
29	Impersonated an attarney or official	1202	6.4	Threatened arrest(al E do not pay	2230
30	Inadequate help over the phone.	1637	60	Threatened to sue on too old debt	2621
24	indicated committed crime not paying	. 990	66	Threatened to take legal adjoin	4040
32	Indicated shouldn't respond to lawsait	333	67	Trouble with how payments are handled	5112
30	Information is not mine	30706	68	Used obscene/profene/abusive language	1700
24	Insurance terms	6	97	Batariék	433964
36	Investigation took too long. new 2017 April 2017 CPVB Complete California.	2579	11	Total	CSPB Coupl (Saddly Game

"THE COMPANY" ALWAYS WIN!



CFFB Complaint Monitor

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ONE OF THE CENTER-PIECES OF THE DODD-FRANK ACT WAS THE CREATION A FEDERAL GOVERNMENT AGENCY THAT COULD ASSIST CONSUMERS DURING THE COMPLAINT RESOLUTION DUSPUTE PROCESS; HOWEVER, BASED ON THE TABLE SHOWN BELOW, IT IS UNLIKELY THAT ANY OF THE 82,260 COMPLAINTS SHOWN IN THIS TABLE WERE EVER ADJUDICATED BY CFPB.

AFTER MORE THAN SEVEN YEARS IN EXISTANCE; THE CURRENT CFPB COMPLAINT PROCESS: WHICH IS LIKELY, "THE GREATEST CONSUMER PROTECTION FRAUD EVER PERPETRATED UPON THE AMERICAN CONSUMERS", IS STILL IN OPERATION, AND IS CURRENTLY VIEWED AS AN UNPARALLELED SUCCESS-STORY BY MANY OTHER FEDERAL CONSUMER-COMPLAINT AGENCIES. THESE AGENCIES CONTINUE TO, "BLINDLY" AND "UNCEROMONIOUSLY": "THROW CONSUMER COMPLAINTS SUBMITTED TO THEIR AGENCIES, OVER THE WALL TO INTO THE CFPB COMPLAINT PROCESS ABYSS". THE FOLLOWING TABLE INCLUDES A FIVE-YEAR SUMMARY OF THE, A.) CFPB COMPLAINT COMPLAINTS, B.) DISPUTED-COMPLAINTS, AND C.) DISPUTED-COMPLAINTS THAT WERE REFERRED FROM OTHER FEDERAL AND STATE AGENCIES.

Complaints, Disputed Complaints,	and Dis	puted	Com	plaint	s (Ref	erred)
Top-20 Companies	2013	2014	2015	2016	2017	Total
Complaints:	79376	94525	99063	114246	143377	530587
Disputed Complaints:	16848	18644	20414	20590	5764	82260
Disputed Complaints (Referrals):	3764	2708	2315	2043	357	11187
Source: CFPB Complaint Database (January 1,2013	to Decembe	7 23, 20	17)			

Click here to see details analysis complaints/disputes of Top-20 companies.

"THE COMPANY" ALWAYS WIN!



"COMPANY-CENTRIC DESIGN FLAWS"

COMPANY-CENTRIC DESIGN FLAWS IN THE CFPB COMPLAINT PROCESS WHICH ALLOWS "THE COMPANY" TO CONTROL THE COMPLAINT ARBITRATION PROCESS, AND TO CLOSE ALL CFPB COMPLAINTS, WITHOUT RECOURSE. THESE DESIGN FLAWS POTENTIALLY DEPRIVED TENS OF THOUSANDS OF CONSUMERS, OF HUNDREDS OF MILLIONS OF DOLLARS IN MONETARY RELIEF DURING THE PAST SEVEN YEARS!

CFPB WAS AUTHORIZED TO REFER THESE COMPLAINTS TO ITS OWN ENFORCEMENT UNIT, OR OTHER GOVERNMENT AGENCIES FOR FURTHER INVESTIGATION; HOWEVER, AS SHOWN BELOW, CFPB SENT 6,585 CONSUMER COMPLAINTS ALLEGING, IDENTITY THEFT, FRAUD, OR EMBEZZLEMENT TO "THE COMPANY" FOR ARBITRATION, AND MORE THAN TWELVE HUNDRED OF THE CLOSED RESPONSES RECEIVED FROM "THE COMPANY" WERE DISPUTED BY THE CONSUMER. REGRETTABLY, IT IS UNLIKELY THAT ANY OF TH 1,243 CONSUMERS EVER RECEIVE ANY FURTHER MEDIATION OF THEIR DISPUTED-COMPLAINTS.

Closed Responses to Consumer		Year Com	plaint File	i		ints Filed CFPB	Closed Re Disput Consu	ed by
from "The Company"	2013	2014	2015	2016	Total	Percent	Total	Percent
Closed	8	10	23	19	60	0.9%	1.5	25.0%
Closed with explanation	625	958	1191	1599	4373	66.4%	1008	23.1%
Closed with monetary relief	201	250	294	432	1177	17.9%	122	10.4%
Closed with non-monetary relief	128	189	277	381	975	14.8%	9.8	10.1%
Total	962	1407	1785	2431	6585	100.0%	1243	18.9%

"THE COMPANY" ALWAYS WIN!

CFPB Complaint Monitor

<u>CFPB WEBSITE HOME PAGE: "SUBMITTING A COMPLAINT HELPS YOU AND OTHERS!"</u>

Although this webpage provides the perception that when consumers file complaints against "The Company" via the CFPB Complaint Process that "their complaints help others" However, the July 27,2018 snapshot CFPB Complaint Database shows that 93.4% of the 1,086,574 responses from "The Company" were not shared publicly; and thus, consumers had no awareness of how "The Company" responded to similar, or even identical, CFPB complaints as those being submitted.

\$12.4 billion in relief	31 million+ consumers	1.5 million+ complaints	97% of consumers
to consumera from our enforcement actions	will receive relief because of our actions	we're handied hum consumers	get timely replies when we send their complexits to companies
Figures are updated quarterly Last up	pdate on 96/04/2018		CEPB Compl (branky than

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CONSUMER COMPLAINT PROCESS INCLUDING AN ACTIONABLE DISPUTE METHODODOLOGY

ALL CONSUMER COMPLAINTS

THE STATISTICS SHOWN IN THE "STANDING UP FOR YOU" GRAPHIC SHOWN ON THE PREVIOUS PAGE WAS FOUND ON THE 2016 HOME PAGE OF THE CFPB WEBSITE; AND CLAIM THAT CFPB HAS PROVIDED 11 BILLION DOLLARS IN RELIEF TO 29 MILLION CONSUMERS, AND THAT THE CFPB COMPLAINT PROCESS HAS HANDLED MORE THAN 1.1 MILLION COMPLAINTS; WITH CONSUMERS RECEIVED TIMELY RESPONSES TO THESE COMPLAINTS, 97% OF THE TIME. (Continued)

Date	<u># of</u> <u>Complaints</u>		Vins <u>Consumer</u>	# Disputed <u>Complaints</u>	Date	<u># of</u> <u>Complaints</u>		Wins <u>Consumer</u>	# Disputed <u>Complaints</u>	
December 12, 2011 to April 23, 2017	762,444	76.9%	19.0%	148402 [*] (19.5%)	February 1, 2018 January 31, 2019	252,753	80%	17.8%	No Disputes	
April 24, 2017 January 31, 2018	194,274	84.1%	15.3%	No Disputes						
*Although disputes never implemented				e an integral con	nponent of the CFPB	Complaint Pro	cess, CFPB			
								CEI (h)	B Complaint	Monita Guanna)
		T"	HE COM	PANY'' ALWA	YS WIN!				50	

CFPB WEBSITE HOME PAGE: "STANDING UP FOR YOU CLAIMS!"

MORTGAGE CONSUMER COMPLAINTS

THE STATISTICS SHOWN IN THE "STANDING UP FOR YOU" GRAPHIC SHOWN ON THE PREVIOUS PAGE WAS FOUND ON THE 2016 HOME PAGE OF THE CFPB WEBSITE; AND CLAIM THAT CFPB HAS PROVIDED 11 BILLION DOLLARS IN RELIEF TO 29 MILLION CONSUMERS, AND THAT THE CFPB COMPLAINT PROCESS HAS HANDLED MORE THAN 1.1 MILLION COMPLAINTS; WITH CONSUMERS RECEIVED TIMELY RESPONSES TO THESE COMPLAINTS, 97% OF THE TIME. (Continued)

Date	<u># of</u> <u>Complaints</u>		Vins <u>Consumer</u>	# Disputed <u>Complaints</u>	Date	<u># of</u> <u>Complaints</u>		Wins <u>Consumer</u>	# Disputed <u>Complaints</u>	
December 12, 2011 to April 23, 2017	225,899	85.2%	8.8%	51,384 * (22.7%)	February 1, 2018 January 31, 2019	24,219	91.9%	6.4%	No Disputes Allowed	
April 24, 2017 January 31, 2018	21,365	93.3%	6.2%	No Disputes Allowed						
*Although disputes never implemented				e an integral con	nponent of the CFPB	Complaint Pro	cess, CFPB			
							/	CH (in	2B Complaint and g Comments	Monitor Guanna
		L	THE COM	PANY'' ALWA	YS WIN!				51	

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TOP-20 SUMMARY: FROM JANUARY TO DECEMBER 2016, THE CFPB COMPLAINT DATABASE SHOWS THAT 20 COMPANIES RECEIVED NEARLY ONE-THIRD (62.5%) OF THE 621,441 CFPB COMPLAINTS, AND THE REMAINING 4,148 COMPANIES, RECEIVED 121,986 CFPB COMPLAINTS.

			Ye	869		
Rank	Company	2013	2014	2015	2016	Total
1	Bank of America	16459	10287	9833	9783	46362
2	Equifax	4775	9963	12003	15971	42712
3	Wells Fargo & Company	11127	9168	9282	11205	40782
4	Experian	5273	10246	10828	13947	40294
5	TransUnion Intermediate Holdings, Inc.	3561	80.40	10167	12983	34751
6	JPMorgan Chase & Co.	7990	7735	7968	8762	32455
7	Citibank	5878	5768	6202	8703	26551
8	Ocwen	4813	6272	4906	3489	19480
9	Capital One	3328	3343	3690	4259	14620
10	Nationstar Mortgage	3089	4116	4039	3189	14433
11	Synchrony Financial	1592	2743	2886	3052	10272
12	Ditech Financial LLC	2064	2428	2693	2797	9972
13	U.S. Bancorp	2029	2533	2707	2618	9887
14	Navient Solutions, LLC.	1586	2434	2102	3308	9430
15	Encore Capital Group	984	2596	2173	1559	7312
16	PNC Bank N.A.	1636	1833	1594	1663	6726
17	Amex	1113	1385	1684	2374	6556
18	HSBC North America Holdings Inc.	1628	1652	1302	1057	5639
19	Select Portfolio Servicing, Inc	848	1438	1363	1489	5136
20	Discover	901	1015	1477	1589	4982



"THE COMPANY" ALWAYS WIN!

<u>"TOP-20 COMPANIES HAVE NO FEAR OF THE CFPB COMPLAINT</u> PROCESS."

TOP-20 SUMMARY: FROM JANUARY TO DECEMBER 2016, THE CFPB COMPLAINT DATABASE SHOWS THAT 20 COMPANIES RECEIVED NEARLY ONE-THIRD (62.5%) OF THE 621,441 CFPB COMPLAINTS, AND THE REMAINING 4,148 COMPANIES, RECEIVED 121,986 CFPB COMPLAINTS. (Continued)

THIS HUGE DISCREPANCY BETWEEN THE TOP-20 COMPANIES, AND THE REMAINING 4,148, IS FURTHER DISTORTED BY THE FACT THAT ALL TWENTY OF THESE COMPANIES, WITH THE EXCEPTION OF: BANK OF AMERICA, OCWEN, PNC BANK NA, AND HSBC NORTH AMERICA HOLDINGS, INC.; RECEIVED MORE CFPB COMPLAINTS IN 2016, THAN THEY DID IN 2015. CLEARLY, THERE WAS "<u>NO FEAR</u>" OF THE CFPB COMPLAINT PROCESS BY ANY OF THE TOP-20 COMPANIES, AND IN FACT, SOME OF <u>THESE AND OTHER LARGE COMPANIES MAY HAVE "WELCOMED THE CFPB COMPLAINTS THEY RECEIVED", BECAUSE:</u>

- □ THEY CONTROLLED THE CFPB COMPLAINT ARBITRATION PROCESS, AND COULD CLOSED COMPLAINTS WITHOUT FEAR OF RETRIBUTION BY EITHER CFPB OR ANY OTHER GOVERNMENT CONSUMER COMPLAINT/CONSUMER PROTECTION AGENCY, AND;
- □ ONCE CLOSED, CFPB COMPLAINTS ARE VIRTUALLY IMPOSSIBLE TO BE RE-OPENED, OR TO BE RE-FILED, BECAUSE THE COMPANY PORTAL PROVIDES "THE COMPANY" WITH A COMPLAINT ARCHIVE WHICH CONTAINS ALL PREVIOUSLY CLOSED COMPLAINTS, AS WELLAS ANY PREVIOUSLY REJECTED DUPLICATE COMPLAINTS.

CPPB Complaint Monitor

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<u>"TOP-20 COMPANIES HAVE NO FEAR OF</u> <u>TOP-20 SUMMARY: FROM JANUARY TO DECI</u> <u>COMPANIES RECEIVED NEARLY ONE-THIRE</u> <u>4,148 COMPANIES, RECEIVED 121,986 CFPB C</u>	EMBER 2016, THE CFPB COMPLAINT DA D (62.5%) OF THE 621,441 CFPB COMPLA	TABASE SHOWS THAT 20
COMPLAINT PROCESS DOES NOT HA CFPB COMPLAINT IS CLOSED BY "T THIS POINT: CONSUMERS WHO ATT FORMIDABLE, UP-HILL BATTLE, BE		DN; AND THUS, WHEN A EAD". TO EMPHASIZE RTS", FACE A CFPB'S "KISS OF WOULD RECEIVE
COMPANY, AND AVOIDED CONTAMINAT OF DEATH" APPROVAL OF THE COMPAN CLICK FOLLOWING LINKS TO VIEW AN	TING THEIR COMPLAINT WITH THE DR NY'S RESPONSE.	EADED CFPB "KISS
Closed	Closed with Explanation	
Closed with Monetary Relief	Closed without Monetary Relief	CSEB.Complaint Monitor
Ne	ext Slide	(timinity thermosphe thermosed)
"THE COMP	ANY" ALWAYS WIN!	54

COMPANY-CENTRIC CONSUMER FINANCIAL PROTECTION BUREAU (CFPB) COMPLAINT PROCESS

SUMMARY

THE CFPB WEBSITE AT: HTTPS://WWW.CONSUMERFINANCE.GOV/, CLAIMS THAT CURRENT CFPB COMPLAINT PROCESS HAS BEEN AN UNQUALIFIED SUCCESS, SINCE IT WAS IMPLEMENTED ON DECEMBER 1, 2011; HOWEVER, THE COMPANY-CENTRIC DESIGN OF THIS PROCESS, IN COMBINATION, WITH THE CFPB COMPLAINT DATABASE, REVEALS A MUCH DIFFERENT, AND DISTURBING PERSPECTIVE OF THIS FLAWED COMPLAINT-RESOLUTION PROCESS.

Can the current CFPB Complaint Process be saved?

"THE COMPANY" ALWAYS WIN!



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CONSUMER FINANCIAL PROTECTION BUREAU (CFPB) OR COMPANY FINANCIAL PROTECTION BUREAU (CFPB)

THE BEST-CASE SCENARIO FOR CFPB COMPLAINT PROCESS:

DURING THE PAST SEVEN YEARS, THE CFPB COMPLAINT PROCESS PROVIDED CONSUMERS WITH A GOVERNMENT-MANAGED, CONSUMER COMPLAINT REPOSITORY, AND A SEAMLESS-CONDUIT FOR SENDING FINANCIAL-RELATED COMPLAINTS TO "THE COMPANY" FOR ARBITRATION AND RESOLUTION.

THE WORST-CASE SCENARIO FOR CFPB COMPLAINT PROCESS:

CFPB DENIED KEY ELEMENTS OF "DUE PROCESS" TO THE MORE THAN ONE MILLION CONSUMERS WHO FILED CONSUMER COMPLAINTS VIA THE FLAWED CFPB COMPLAINT PROCESS. VIRTUALLY ALL OF THESE CONSUMERS WERE LED TO BELIEVE THAT THEY HAD SUBMITTED ACTIONABLE COMPLAINT TO A US GOVERNMENT AGENCY, THAT WOULD ASSIST THEM IN OBTAINING A FAIR, EQUITABLE RESOLUTION TO THEIR FINANCIAL COMPLAINTS. AT NO TIME WERE THESE CONSUMERS INFORMED THAT THEIR COMPLAINTS WOULD BE ARBITRATED SOLELY BY "THE COMPANY"; WITHOUT ANY ACTIVE PARTICIPATION BY CFPB. HAD THESE CONSUMERS BEEN INFORMED THAT "THE COMPANY" WOULD ACT AS "JUDGE, JURY, AND APPELLATE" FOR THEIR COMPLAINTS; AND THAT CFPB WOULD NEVER REVIEW A SINGLE ARBITRATION RESPONSE FROM "THE COMPANY", NONE WOULD HAVE FILED A COMPLAINT VIA THE CFPB COMPLAINT PROCESS. BASED UPON THE CURRENT IMPLEMENTATION, THE C IN CFPB SHOULD STAND FOR "*COMPANY*" RATHER THAN "CONSUMER".

> CPPB Complaint Monito Broadly Compared & Compared

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"THE COMPANY" ALWAYS WIN!

UNSUBSTANTIATATED: "STANDING UP FOR YOU" CLAIMS BY CFPB!

THE FOLLOWING GRAPHIC IS FOUND ON THE HOME PAGE OF THE CFPB WEBSITE; AND CLAIMS THAT CFPB HAS PROVIDED12.4 BILLION DOLLARS IN RELIEF TO 31MILLION CONSUMERS, AND THAT CFPB HAS HANDLED MORE THAN 1.5 MILLION COMPLAINTS; AND THAT 97% OF ALL CONSUMER COMPLAINTS WERE RESPONDED TO IN A "TIMELY MANNER". HOWEVER, IT FAILS TO MENTION THAT MORE THAN EIGHTY PERCENT OF THESE COMPLAINTS, WHICH WERE RESPONDED TO IN A "TIMELY MANNER", RECEIVED "CLOSED" OR "CLOSED WITH EXPLANATION" RESPONSES FROM "THE COMPANY", AND LESS THAN SEVEN PERCENT WERE "CLOSED WITH MONETARY RELIEF"; AND FURTHER, THAT THERE WAS NO REVIEW, DISPUTE, APPEAL, OR ESCALATION OF ANY THE 743,427 CFPB COMPLAINTS ARBITRATED BY "THE COMPANY" PRIOR TO MARCH 2017!

We hold companies accos	intable for illegal practices	We listen to consumers an	d make their voices heard	
\$12.4 billion in reliat	31 million+ consumers whereas	1.5 million+ complaints with headed tain sensates	97% of consumers per treat statute after an anti-active completes multi-active anti-active multi-active active multi-activ	
				CEPB Complain (Stanindly Charmers)

ACTUAL CFPB "STANDING UP FOR YOU" RESULTS!

THE FOLLOWING TABLES SHOWS THE ACTUAL COMPANY RESPONSES (TOTALS AND PERCENTAGES) TO 743,427 CFPB COMPLAINTS FILED BETWEEN DECEMBER 2011 AND APRIL 24, 2017. THESE TABLES SHOW THAT "THE COMPANY" WINS EIGHTY PERCENT OF ALL CFPB COMPLAINTS, AND LOSE TWENTY PERCENT OF COMPLAINTS FILED VIA CFPB. IT IS IMPORTANT THAT "THE COMPANY" RESPONSES THAT INCLUDED MONETARY RELIEF WAS LESS THAN 7%!

				CFPB Co vithout R					onses Relief (19.9	%)						
losed Responses	Products 📩	Bank account or service	Consumer Loan	Credit card	Credit reporting	Debt collection	Money transfers	Mortgage	Other financial service	Payday Ioan	Prepaid card	Student Ioan	Virtual currency	Grand Total	Total	
osed no explanation	-	2359	655	645	407	6937	61	5591	38	193	40	200	1	17127		,
osed with explanation		54923	24254	51676	94726	106561	4233	184211	757	4429	1969	25619	16	553374	570501	
sed with monetary relief		17529	1986	17876	722	1839	633	6234	104	261	1133	1292		49609	141718	
osed with non-monetary rel	ief	5174	2553	9185	37187	21519	207	13435	37	206	488	2118		92109	141710	
and Total		79985	29448	79382	133042	136856	5134	209471	936	5089	3630	29229	17	712219		
osed Responses 🚚	Products	Bank account or	Consumer		Credit	Debt	Money		Other financial	Payday	Prepaid	Student	Virtual	Grand		
		service	Loan	Credit card	reporting	collection	transfers	Mortgage	service	loan	card	loan	currency	Total	Percent	
sed no explanation		2.95%	2.22%	0.81%	0.31%	5.07%	1.19%	2.67%	4.06%	3.79%	1.10%	0.68%	5.88%	2.40%	80.10%	
sed with explanation		68.67%	82.36%	65.10%	71.20%	77.86%	82.45%	87.94%	80.88%	87.03%	54.24%	87.65%	94.12%	77.70%	60.10%	
osed with monetary relief		21.92%	6.74%	22.52%	0.54%	1.34%	12.33%	2.98%	11.11%	5.13%	31.21%	4.42%	0.00%	6.97%	19.90%	
osed with non-monetary rel	ief	6.47%	8.67%	11.57%	27.95%	15.72%	4.03%	6.41%	3.95%	4.05%	13.44%	7.25%	0.00%	12.93%	13.30%	
rand Total Responses ource: CFPB Complaint Data		100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%		
														/		
														ç	FFB-C	emplaint Met thumsate Gouns
	"THE COMPANY" ALWAYS WIN!															

CFPB WEBSITE CLAIMS: "SUBMITTING A COMPLAINT HELP OTHERS".

AS THE TABLE BELOW SHOWS, ONLY 5.9% OF RESPONSES FROM "THE COMPANY" ARE SHARED PUBLICLY; AND SOME LARGE NATIONAL BANKS, AND FINANCIAL SERVICES COMPANIES DO NOT SHARE ANY OF THEIR RESPONSES PUBLICLY.

-	1000		9000	NO.	0.0	nort (OHER	-	D emo	ester.	Bern	tea tria		1921	Contra da	fore and	Inc	ane.	C The	diam.	-160	atjiet .	3154	omen.	Gland		
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to be a manufacture of particular		100		-		10.00		1115		1.055		1000		1.17%		1.0%		1.116		-	1			110%		-	
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name to be well to be the regulating as automational by Which is too		1.8%		-	-					4.0%		21.176	-	27.74%		-		-		-		-		-		****	
to reactions												1.000		1006		1.00		1.00				100		1.008		100	
Andre and the second of the second				10.5								100		1.9%		100		105				1.7%		1.000		110	
energia de la contración recisi a publican sportas		18.005	-	-21.71%			-	10.000		11.076		31.10%	1615	11.00%		Harn		1.47%		16.00%		12.50%		1.00	10421	11.17%	
same should a fee be the sector		8.076		13%	1.	-		1476		125		1.05	- 111	1.77%		105	-	1110		6.77%		1116		21245	2017	1.05	
enable has required to the subsected by CPPEarty sector of the possible against sector	-901	11.176	369		1824		340	-		0.0%				#.775		0.0%		16.176		36.73%		35.79%		-	HT	-	
A Distance in the local distance in the				AUT						Arris				21.07%		11.016		BLAIS.	2745	75.9%	1000	11.075		11105	1000		
NAME OF TAXABLE PARTY AND DESCRIPTION OF TAXABLE PARTY.				10.04														117.55						100	HHETH?		

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"THE COMPANY" ALWAYS WIN!

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CITE COMILA		11	π	J	200	UK	DA	IADA	SE DESIGN DEF	EC	10	•						
JPMorgan Chas	se and	d Con	npan	v - All	CFPE	Comp	laints	-										
Closed Responses	2013	2014	2015	2016	2017	Total	Percent	Winning %										
Closed	162	100		46	7	386	1.0%	84.5%										
Closed with explanation	6589	6819	7000	7400	6032	33840	83.6%	04.3 %										
Closed with monetary relief	788	632	674		1268	4386	10.8%	14.9%	JPMorgan Chase a	nd Co	mna	ny - C	FPR	Morte	ane Co	mnlair	its	ז <i>/ //</i> / ר
Closed with non-monetary relief	450	184	223	292	515	1664	4.1%	14.376						2017			Winning %	
In progress					208	208	0.5%		Closed	144	77	34	15	3	273	1.8%		
Grand Total	7989	7735	7968	8762	8030	40484	100.0%		Closed with explanation	3968	3129	2943	2598		14144	91.1%	92.9%	
Annual Percentage	19.7%	19.1%	19.7%	6 21.6%	19.8%	100.0%			Closed with monetary relief	255	166	124	82	58	685	4.4%		
Source: CFPB Complaint Database (Jan	nuary 1, 1	2013 - D	Decembe	er 27, 20	17)				closed with meneral yrener	194	100	43	12	12	361	2.3%	6.7%	
									In progress		.00	1.10	12	55	55	0.4%		
JPMorgan Chase and	Com	pany	- CF	PB No	n-Mo	rtgage	Compla	aints	Grand Total	4561	3472	3144	2707		15518	100.0%	1	
Closed Responses	2013	2014	2015	2016	2017	Total	Percent	Winning %						10.5%		100.078	1	
Closed	18	23	37	31	4	113	0.5%	79.3%	Source: CFPB Complaint Database (Jan						100.078			-
Closed with explanation	2621	3690	4057	4802	4526	19696	78.9%	79.3%	Source. or r b complaint balabase (sain	uary i,	2013-2	ecenibe	27, 20	,				
Closed with monetary relief	533	466	550	942	1210	3701	14.8%	20.0%	JPMorgan Chase and Co	omna	inv - I	Disput	ed C	FPB I	Iortga	ne Com	nlaints	
Closed with non-monetary relief	256	84	180	280	503	1303	5.2%	20.0%						2017			Winning %	
In progress					153	153	0.6%		Closed	44	23	10	2010	2017	77	2.5%		
Grand Total	3428	4263	4824	6055	6396	24966	100.0%		Closed with explanation	865	722	652	521	82	2842	92.7%	95.2%	
Annual Percentage	13.7%	17.1%	19.3%	6 24.3%	25.6%	100.0%			Closed with monetary relief	33	32	18	7	1	91	3.0%		
Source: CFPB Complaint Database (Jan	uary 1, 1	2013 - D	ecembe	ar 27, 20	17)				Closed with non-monetary relief	25	20	11	- '		56	1.8%	4.8%	
									Grand Total	967	797		528	83				
JPMorgan Chase and Con	npany	/ - Dis	pute	d CFF	B Nor	n-Morto	age Co	omplaints		31.5%		22.5%			100.0%	100.078	1	
Closed Responses					2017			Winning %	Source: CFPB Complaint Database (Jan						100.078			
Closed	10	3	3 !	9 6	i	28	0.6%	00.004	Course: or r B complaint Balabase (ball	uury 1,	2010 2		21, 20					
Closed with explanation	731	925	5 114	5 1287	282	4370	90.0%	90.6%										
Closed with monetary relief	75	62	2 6	9 108	29	343	7.1%						/					
Closed with non-monetary relief	49	11	1 2	6 23	4	113	2.3%	9.4%			///							
Grand Total	865	1001	124	9 1424	315	4854	100.0%			1		1						
Annual Percentage	17.8%	20.6%	25.7%	6 29.3%	6.5%	100.0%				//								
Source: CFPB Complaint Database (Jan	nuary 1,	2013 - D	Decembe	ər 27, 20	17)													
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Credit card	Theor	THEFT.	17504	7184	41600	10018	38.4%	Disaft sand	100.7	2194	2088	1246	4141	1000	26.8%		
Bushard Source	2010	400	Allo1	10007	7414	27378	13.0%	Situations Laws	217	247	0.001	216	315	404	4.8%		
roand Total	22811	20249	48840		10807	107200	100.0%	Depart Total	10000	7984	101486	10141	12313	20911	100.01	18,275	
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net circl	1416		: 181	1 M		497	18.4%	Cradit part	87	19	21		18	100	12.0%		
fodere to an	201	- 29	34	44	34.	100	835	Bit uppend facan		1	4	2	1	17	2.1%		
rand Yolul	28.8%	37.8%	587	25.83	100	2167	190.05	Brand Yufut Percent	84.15	18.1%	10.0%	140	-2.45	700	10.00	1625	
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tion end	148.25	18.25	-24.2%-	9125	18.1%	100.011		Percent	28.8%	28.9%	24.1%	28.9%	4.8%	100.8h			
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we account a service.		0145	1000	-104	1001	10040	48.4%	Bank account to anywhite	11046	14896		1124	- 276-	4054	47.9%		
Consumer Loan	201	437	4479	1014	1129	1827	8.4%	Consumer Laws	5.4	-42	01	100	83	228	2.1%		
radit cord	32.0		241	8423		10102	45.7%	Erwähl sand Erwähl in en	10.0	12		374		41	28.8%		
cand Total	19972	7100	1960	10.00	1879	00140	100.05	Brand Tabai	2071	16.12	3473	1700	- 947	12.17	18.45	1100	
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arth ancienzed an earry top	79.2	1024	- 915	1001	27.81	44.12	27.4%	Bark memory or service	249	213		3.74 -	47	878	48.8%		
amenament Lown	31	450	162	528.	167	7.952	94.2%	Comparer Laget		28	-#1	10	31	130	18.2%		
net card	14/92	1400	2094	2865	1004	7889	47.8%	Eredt oxid	540	10.4		101	D4	1986	48.2%		
testeril to an	364	430	X8F	5.00	176	1748	70.4%	Stadeor Isony		12	1.2	- 41	4	14	3.8%		
rand Yoke	2486	3127	1901	-	8877	10074	100.0%	Breed Taket	0.70	477	1011	400		1947	100.015	1145	
100010	17.8%	18.0%	10.0%	HAT.		48.53		Percent	29.8%	1.623.2	78.8%	177.8%	44%	100.95			
	Xis puba	t Camp	халу На	rapona	es.	1.1.1			eid - De	sputed	Compo	ny Res	ponser		1.11		
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and card	2004	2014	3620	MON.	10	14044	27.8%	Credit sand	804	304	1000	200	- 40	1609	28.7%		
some sales	44.6	740	0.02	10.10	1.001	6047	10.0%	Branner Lann	- 24	4	41	- 00	14	340	4.8%		CFPB Complaint Mo (Grandly Charmone for Card
and Total		FOCT	10007	11748	2786	-	100.0%	Rend Talat	1499	1278	13.18	1004	228	100.00	100.0%	18.815	CERPS COMIDANIE IVE
	12.2%	19.4%	28.8%	38.2%	2.2%	100.0%	10000	Percent	26.4%	12.4%	13.1%	34.8%	4.8%	100.3%			Attack Hall and a free from the firm
MARCEL MANAGERS & 20118.0	Sciences & Au	MALES, DO	DIT OFFICE	Call and in the	er Carela	and Dates	ALC: NO.	11031200		11111							demontry channes by Camp

"THE COMPANY" ALWAYS WIN!

1		CFP	B Con	malant	s from	Loren	entir alleis	Omadvantaged	Cone	amer 6	eame	ata ibia	v m-birot	ter)			
			Com									Compla				1	
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Trepara cont		-00	70.	72		1902	2.7%	Property learn		-	1	1		1	1.01		
brand Tetal	462	1010	2010	1930	609	7201	100.0%	Grand Total	22	124	420	0.15	23	415	100.015	Concession of the local division of the loca	
arterit.	8.4%	26.8%	21.4%	27.2%	B.Fh	0.00 C		Parant	8.0%	23.9%	28.8%	27.7%	6.8%	100.0%			
10000	Closed	with E	opian at	tion Rei	sponse	18		Refer	red - C	iosed v	with Exp	aian atio	n Resp	DOCIDOS.	1100	Acres in the second	
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April a site cities	81,23	20124	29963	82024	100	100801	245	Dybid auflankture	147	2708	19931	3474	346	101	1473		
apping team	+19	142/1	1,414	1340	100	44.09	3.8%	Marriary to produce Playetay favore	_	-11-		+	1	106	1.3%		
repaid on a	114	24.0	710	000	105	1940	1.7%	Fragment card			1107	1.00	2.0	100	3.8%		
Granul Tatal	9682	30107	20,008	24818	THEF	117100	100.0%	Grand Total	768	2208	1100	2004	2011	7800	100.04	Contraction of the local division of the loc	
arcard .	7.45	27.4%	128,45	39.7%	4.8%	100.01		Patters	9.8%	20.00	22.1%	20.4%	4.85	109.01			
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relat calle chick	2010		2110	- 1921	1 1017	1000	41.8%	Debt collection	1012		1010	THEFT	10017		46.25	C. Harbertune	
viewery tracements	1.10	104	200	100	- 10	600	16.4%	Marray transfort	- 2-	17		2		21	7.75		
Burkey loads	20	11	0.81	6.8	118	101	4.8%	Playet my Loops	- 1-		1	1		10	24%	1	
repaid card		- 405	- 477	207	- 64	1130	(9.3%)	Frepaul card		19.	-45	-40	10	111	40.8%		
Frank Total	418	1012	1290	000	100	18190	100.01	Orand Total		. 92	78	72	26	274	100.0%	COMPANY OF THE OWNER	
ervert	10.0%	16.24	36.0%	onetary	4.0%	100.015	1.	Parenet	40.25	10.01	27.7%	an Mar		500.8%		1000 C 1000 C 10	
THE R. LEWIS CO.	Close	ed with	NOG-M	onetary	Renter	Tatle		Peorte	HTed -	CIDERC	WID: P	on anac	intary i	Retter		Co. IT IN CO. INC.	
left neile otten	21102	6.742	144153	1-81-86	1.546	21818	86.0%	Debt caliestors	1196	4/17	1 325	3480	8.7	1288	10.4%	and the second second	
formy transfers.	10.	181	40	6.0	24	2017	0.8%	Maxima transform	1	1	1.	1			4.2%	1	
	- 10	181	80	34.	18.	2006	0.8%	P system tenant		9.				98	4.7%		
repaid card transf Takat	2017	10-	201	8290	840	400	2.25	Prepad card Drate Tala	107	10	15	100		1 arr	4.0%	-	
erowrd Takar	8.8%	100.7%	100.00	24.0%	4.45	100.01	new de	Fatteril.	10.7%	100.075	21.4%	12.83	4.25	100.8%	100.015		
AL 2010		aded C.		V Respi		-100.0.1.						mpany					
Facebook .	2017	0.00144	2011	2014	2017	Treas	Contractor	And in case of the local division of the loc	2015	20114	× 2018	2016	100 11.00	Distance in the	California de la califo	STATISTICS.	
watto when the	110 14	ALM 1	1446	3847	1. 1.3614	34873	82.3%	Debt automore		10 -	1.10	1 P		- 48	84.8%		comment of a state of the state
foring transform	19	10.9	3.70	245	-40	787	28%	thursey transform.	0	0	0	0	1		4.00		CPPB4. omolamt Micitil
apilay tears repaid cord	26	292	230	207	- 20	782	2.8%	Paymay Iwart	- 0	- 2		0	0.17%		2.4%		CFPB Complaint Monit (Grandly Charamer for Commune
frank Tutal	2019	7404	82.40	7700	1402	24900	100.0%	Drand Taka		1.00	1.18	- 11	8	10.00	100.01	8.05	demonstration of the second se
eroard	1.0%	110%	10.05	28.6%	8.8%	100.0%		Partare	18.0%	35.0%	31.0%	18.8%	-	100.0%	1100		
MARTINE							and Contacts of								_	-	62

CFPB COMPLAINT PROCESS OR DATABASE DESIGN DEFECTS.

Select Portfoli	o Serv	vicino	Inc	- 411 (FPB	Compl	aints		
Closed Responses					2017			Winning %	
Closed	6	8				14	0.2%		Select Portfolio Servicing, Inc CFPB Mortgage Complaints
Closed with explanation	839	1426	1282	1480	1289	6316	98.2%	98.4%	Closed Responses 2013 2014 2015 2016 2017 Total Percent Winning %
Closed with monetary relief	1		9	2	1	13	0.2%		Closed 6 8 14 2.5% 95.2%
Closed with non-monetary relief	2	2	72	7	4	87	1.4%	1.6%	Closed with explanation 816 1352 1228 1386 1140 5922 92.7% 95.2%
Grand Total	848	1436	1363	1489	1294	6430	100.0%		Closed with monetary relief 1 9 2 1 13 3.0% 4.8%
Annual Percentage	13.2%	22.3%	21.2%	23.2%	20.1%	100.0%		- 1	Closed with non-monetary relief 2 2 72 7 1 84 1.8%
Source: CFPB Complaint Database (Ja									Grand Total 825 1362 1309 1395 1142 6033 100.0%
				1	Ĺ.			1	Annual Percentage 13.7% 22.6% 21.7% 23.1% 18.9% 100.0%
Select Portfolio Serv	icina.	Inc.	- CFP	B No	n-Mor	taaae (Compla	aints	Source: CFPB Complaint Database (January 1, 2013 - December 27, 2017)
Closed Responses					2017			Winning %	Select Portfolio Servicing, Inc Disputed CFPB Mortgage Complaints
Closed with explanation	23	74	54	94	149	394	99.2%	99.2%	Closed Responses 2013 2014 2015 2016 2017 Total Percent Winning %
Closed with non-monetary relief					3	3	0.8%	0.8%	Closed 3 2 5 0.4%
Grand Total	23	74	54	94	152	397	100.0%		Closed with explanation 181 339 347 354 62 1283 98.2% 98.5%
Annual Percentage						100.0%			Closed with monetary relief
Source: CFPB Complaint Database (Ja	nuary 1,	2013 - D	ecembe	r 27, 20	7)				Closed with non-nonetary relief 13 2 15 1.1%
									Grand Total 184 341 364 356 62 1307 100.0%
Select Portfolio Servicing									Annual Percentage 14.1% 26.1% 27.9% 27.2% 4.7% 100.0%
Closed Responses			2015					Winning %	Source: CFPB Complaint Database (January 1, 2013 - December 27, 2017)
Closed with explanation	6	23	21	36	7	93	100.0%		
Grand Total	6	23	21	36	7	93	100.0%		
Annual Percentage						100.0%			
Source: CFPB Complaint Database (Ja	nuary 1, .	2013 - D	ecembe	127,20	")				
						THE	coi	MPANY	CSPB Complaint Mot (Consulty Commercian Commer Commercian Commercian Com Commercian Commercian Comm

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<u>CFPB COMPLAINT DATABASE CONTAINED 79,995 BANK ACCOUNT OR SERVICE CONSUMER</u> <u>COMPLAINTS, AND 71.6% OF THESE COMPLAINTS WERE EITHER CLOSED, OR CLOSED WITH</u> <u>EXPLANATION, BY "THE COMPANY".</u>

	CFPB Consumer Complaints/Vear								Company	
Company Response	2011	2012	2013	2014	2015	2016	2017	Total	Percent	Winning 9
Closed		406	627	418	459	394	55	2359	2.9%	71.6%
Closed with explanation		5444	BERG	10272	12396	15258	2858	54973	68.7%	111.070
Closed with monetary relief		2406	3333	3145	3368	4338	001	17529	21,9%	
Closed with non-monetary relief		656	732	824	811	1831	220	5174	6.5%	
Grand Total	111111	8992	13387	14659	17134	21819	3994	79985	100.0%	

Click following Links to see Product Summaries of CFPB Complaints Closed by "The Company":									
Bank account or service	Consumer Loan	Credit card							
Credit reporting	Debt collection	Money transfers							
Mortgage	Other financial service	<u>Payday loan</u>							
Prepaid card	Student loan	Virtual Currency							
<u>Click</u>	Click Here to return to Complaint Summary Page.								



<u>CFPB COMPLAINT DATABASE CONTAINED 24,448 CONSUMER LOAN COMPLAINTS, AND 84.6% OF</u> <u>THESE COMPLAINTS WERE EITHER CLOSED, OR CLOSED WITH EXPLANATION, BY "THE</u> <u>COMPANY".</u>

	CFPB Consumer Complaints/Vear							Company		
Company Response	2011	2012	2013	2014	2015	2016	2017	Total	Percent	Winning 5
Closed	- Nonic	97	119	58	109	205	67	655	2.2%	84.6%
Closed with explanation		1149	2471	4542	6596	7901	1595	24254	82.4%	04.035
Closed with monetary relief		150	258	407	489	564	109	1986	6.7%	
Closed with non-monetary relief		201	267	435	. 657	826	167	2553	8.7%	
Grand Total		1606	3115	5442	7851	9495	1938	29448	100.0%	

Click following Links to see Product Summaries of CFPB Complaints Closed by "The Company":									
Bank account or service	Consumer Loan	Credit card							
Credit reporting	Debt collection	Money transfers							
Mortgage	Other financial service	<u>Payday loan</u>							
Prepaid card	Student loan	Virtual Currency							
Click Here to return to Complaint Summary Page.									

CEPB Complaint Monitor (Instally Commercial Commerce)

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<u>CFPB COMPLAINT DATABASE CONTAINED 79382 CREDIT CARD COMPLAINTS, AND 65.9% OF</u> <u>THESE COMPLAINTS WERE EITHER CLOSED, OR CLOSED WITH EXPLANATION, BY "THE</u> COMPANY".

	CFPB Consumer Complaints/Year							Company		
Company Response	2011	2012	2013	2014	2015	2016	2017	Total	Percent	Winning 9
Closed	1	157	159	70	95	134	29	645	0.8%	65.9%
Closed with explanation	2 9 1	5530	8202	9226	11677	14139	2993	51676	65.1%	00.076
Closed with monetary relief	-1.1	2723	3214	3217	3457	4424	830	17876	22.5%	
Closed with non-monetary relief	.1.5	1303	1532	1460	2054	2331	504	9185	11.6%	
Grand Total	12	9713	13107	13973	17293	21028	4256	79382	100.0%	

Click following Links to see Product Summaries of CFPB Complaints Closed by "The Company":									
Bank account or service	Consumer Loan	Credit card							
Credit reporting	Debt collection	Money transfers							
Mortgage	Other financial service	Payday loan							
Prepaid card	Student loan	Virtual Currency							
<u>Click</u>	Click Here to return to Complaint Summary Page.								



"THE COMPANY" ALWAYS WIN!

<u>CFPB COMPLAINT DATABASE CONTAINED 133,042 CREDIT REPORTING COMPLAINTS, AND 71.5%</u> <u>OF THESE COMPLAINTS WERE EITHER CLOSED, OR CLOSED WITH EXPLANATION, BY "THE</u> <u>COMPANY".</u>

CFPB C	omplaints	for C	redit i	Report	ting Pr	oduct	5			
CFPB Consumer Compleints/Vear								Company		
Company Response	2011	2012	2013	2014	2015	2016	2017	Total	Percent	Winning St
Closed	Province	6	63	109	108	80	-41	407	0.3%	71.5%
Closed with explanation		1388	8910	19049	25112	33260	7007	94725	71.2%	11.006
Closed with monetary relief		20	107	211	180	155	49	722	0.5%	
Closed with non-monetary relief		457	5298	9967	8886	10566	2133	37187	28.0%	
Grand Total		1871	14378	29235	34266	44061	\$230	133042	100.0%	
Source: CFPB ComplaintDatatase (January 2011: Apr	# 2017					1111120201		1.00000000	10.000.000.000	

Click following Links to see Product Summaries of CFPB Complaints Closed by "The Company":									
Bank account or service	Consumer Loan	<u>Credit card</u>							
Credit reporting	Debt collection	Money transfers							
Mortgage	Other financial service	<u>Payday loan</u>							
Prepaid card	Student loan	Virtual Currency							
Click Here to return to Complaint Summary Page.									

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CFPB COMPLAINT DATABASE CONTAINED 5,134 MONEY TRANSFER CONSUMER COMPLAINTS, AND 83.6% OF THESE COMPLAINTS WERE EITHER CLOSED, OR CLOSED WITH EXPLANATION, BY "THE COMPANY".

								Company		
Company Response	2011	8012	2013	2014	2015	2016	2017	Total	Percent	Winning %
Closed	a fatorita da		12	11	16	21	1	61	1.2%	83.6%
Closed with explanation			419	974	1348	1295	197	4233	82.5%	03.076
Closed with monetary relief			115	144	203	155	16	633	12.3%	
Closed with non-monetary relief			13	38		80	23	207	4.0%	
Grand Total			559	1167	1611	1560	237	5134	100.0%	
Source: CFPB Complaint Database (January 2011: April 2017		-						10000	The course	

Click following Links to see Product Summaries of CFPB Complaints Closed by "The Company":									
Bank account or service	Consumer Loan	<u>Credit card</u>							
Credit reporting	Debt collection	<u>Money transfers</u>							
Mortgage	Other financial service	Payday loan							
Prepaid card	Student loan	Virtual Currency							
Click Here to return to Complaint Summary Page.									



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<u>CFPB COMPLAINT DATABASE CONTAINED 209,471 MORTGAGE COMPLAINTS, AND 90.6% OF</u> <u>THESE COMPLAINTS WERE EITHER CLOSED, OR CLOSED WITH EXPLANATION, BY "THE</u> <u>COMPANY".</u>

CFPB Co	mpla	ints fo	r Mor	tgage	Produ	ucts	_	_	_	
CFPB Consumer Complaints/Year							Company			
Company Response	2011	2012	2018	2014	2015	2016	2017	Total	Percent	Winning 9
Closed	2	903	1569	952	1177	882	106	5591	2.7%	90.6%
Closed with explanation	- 14	21055	42723	39295	37685	37622	5826	184211	87.9%	80.076
Closed with monetary relief	1	1042	1323	1050	1000	1279	238	6234	3.0%	
Closed with non-monetary relief	1	4100	3760	1833	2122	1571	248	13435	6.4%	
Grand Total	18	27100	49375	42921	42284	41354	6419	209471	100.0%	
Source: CFPB ComplaintDatabase (January 2011- April 2017										

Click following Links to see Product Summaries of CFPB Complaints Closed by "The Company":								
Bank account or service	Consumer Loan	Credit card						
Credit reporting	Debt collection	Money transfers						
Mortgage	Other financial service	<u>Payday loan</u>						
Prepaid card	Student loan	Virtual Currency						
Click 1	Click Here to return to Complaint Summary Page.							

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<u>CFPB COMPLAINT DATABASE CONTAINED 936 OTHER FINANCIAL SERVICE CONSUMER</u> <u>COMPLAINTS, AND 84.9% OF THESE COMPLAINTS WERE EITHER CLOSED, OR CLOSED WITH</u> <u>EXPLANATION, BY "THE COMPANY".</u>

	CFPB Consumer Complaints/Year										
Company Response	2011 201	2 2013	2014	2015	2016	2017	Total	Percent	Winning 5		
Closed	- Montanaow	a di second	100	10	26	1	38	4.1%	84.9%		
Closed with explanation			98	245	351	63	757	80.9%	04.995		
Closed with monetary relief			11	34	50	6	104	11.1%			
Closed with non-monetary relief			4	. 14	14	5	37	4.0%			
Grand Total	No. of Concession, Name		114	303	444	75	936	100.0%			

Click following Links to see Produc	t Summaries of CFPB Complaints C	losed by "The Company":
Bank account or service	Consumer Loan	Credit card
Credit reporting	Debt collection	Money transfers
Mortgage	Other financial service	<u>Payday loan</u>
Prepaid card	Student loan	<u>Virtual Currency</u>
Click 1	Here to return to Complaint Summar	y Page.



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<u>CFPB COMPLAINT DATABASE CONTAINED 5,089 PAYDAYLOAN COMPLAINTS, AND 90.8% OF</u> <u>THESE COMPLAINTS WERE EITHER CLOSED, OR CLOSED WITH EXPLANATION, BY "THE</u> <u>COMPANY".</u>

		CFPE		Company						
Company Response	2011		2013	2014	2015	2016	2017	Total	Percent	Winning 5
Closed	Passas		8	-48	70	58	9	193	3.8%	90.8%
Closed with explanation			192	1427	1283	1349	-247	4429	87.0%	90.005
Closed with monetary relief			20	72	90	65	14	261	5.1%	
Closed with non-monetary relief			12	95	80	36	3	208	4.0%	
Grand Total			172	1642	1503	1499	273	5089	100.0%	

Click following Links to see Produc	et Summaries of CFPB Complaints C	losed by "The Company":
Bank account or service	Consumer Loan	<u>Credit card</u>
Credit reporting	Debt collection	Money transfers
Mortgage	Other financial service	<u>Payday loan</u>
Prepaid card	Student loan	Virtual Currency
<u>Click I</u>	Here to return to Complaint Summar	y Page.

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<u>CFPB COMPLAINT DATABASE CONTAINED 3,630 PREPAID CARD CONSUMER COMPLAINTS, AND</u> <u>55.3% OF THESE COMPLAINTS WERE EITHER CLOSED, OR CLOSED WITH EXPLANATION, BY</u> "THE COMPANY".

Company Response	Complaints for CFFI			Company					
	2011 2012						Total	Percent	Winning 5
Closed	- Province of the		3	15	22		40	1.1%	55.3%
Closed with explanation			212	712	859	186	1969	54.2%	30.3%
Closed with monetary relief			105	677	287	64	1133	31,256	
Closed with non-monetary relief			16	361	79	12	488	13.4%	
Grand Total		1	336	1785	1247	262	3630	100.0%	

Click following Links to see Produc	t Summaries of CFPB Complaints C	losed by "The Company":
Bank account or service	Consumer Loan	<u>Credit card</u>
Credit reporting	Debt collection	Money transfers
<u>Mortgage</u>	Other financial service	<u>Payday loan</u>
Prepaid card	<u>Student loan</u>	Virtual Currency
<u>Click</u>	Here to return to Complaint Summar	y Page.



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<u>CFPB COMPLAINT DATABASE CONTAINED 29,229 STUDENT LOAN COMPLAINTS, AND 88.3% OF</u> <u>THESE COMPLAINTS WERE EITHER CLOSED, OR CLOSED WITH EXPLANATION, BY "THE</u> <u>COMPANY".</u>

CFPB Comp	olaint	s for	Stude	nt Loa	n Pro	ducts				
		CFPE	B Consi			Company				
Company Response	2011	2012	2013	2014	2015	2016	2017	Total	Percent	Winning %
Closed		31	39	18	34	44	34	200	0.7%	88.3%
Closed with explanation		1553	2345	3567	3916	7207	7031	25619	87.6%	00.37
Closed with monetary relief		154	267	289	239	264	79	1292	4.4%	
Closed with non-monetary relief		373	354	408	309	538	136	2118	7.2%	
Grand Total		2111	3005	4282	4498	8053	7280	29229	100.0%	
Source: CFPB Complaint Database (January 2011- April 2017										

Click following Links to see Produc	et Summaries of CFPB Complaints C	losed by "The Company":
Bank account or service	Consumer Loan	<u>Credit card</u>
Credit reporting	Debt collection	Money transfers
Mortgage	Other financial service	<u>Payday loan</u>
Prepaid card	Student loan	Virtual Currency
<u>Click</u>	Here to return to Complaint Summar	y Page.

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<u>CFPB COMPLAINT DATABASE CONTAINED 16 VIRTUAL CURRENCY COMPLAINTS, AND 100% OF</u> <u>THESE COMPLAINTS WERE EITHER CLOSED, OR CLOSED WITH EXPLANATION, BY "THE</u> <u>COMPANY".</u>

the second se			CFPE	Cons	umer C	omplair	its/Year	i			Company	
Campany Response		2011	2012	2013	2014	2015	2016	2017	Total	Perçatit	Winning %	
beed								1	1	5.9%	100.0%	
osed with explanation and Total		-	_			1			16	100.0%		
and 1 otal me: CFPE ComplaintDatabase (January 20	11- April 2017	-	-	-	1	1	1	1	1/	100.0%		
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"THE COMPANY" ALWAYS WIN!