

RESPA Complaint

U.S. Department Of Housing
and Urban Development
Office of Regulatory Affairs and
Manufactured Housing, Office of RESPA and
Interstate Land Sales

OMB Approval No. 2502-XXXX
(exp. Mm/dd/yyyy)

Welcome to the RESPA Complaint web page. We appreciate receiving information from consumers and settlement service providers who can assist us in the enforcement of the Real Estate Settlement Procedures Act (RESPA). Through this site you will be able to electronically file a complaint against a settlement service provider whose actions may have violated RESPA regulations. Please answer the questions below carefully and provide documentation to support your allegations. For general information on RESPA Rules and Regulations, visit our website at: <http://www.hud.gov/offices/hsg/sfh/res/respahm.cfm>

Instructions on Filing a Complaint Online

1. Gather any documents that are relevant to your complaint, such as the Good Faith Estimates, HUD-1 Settlement Statements, escrow account statements, sales agreements and/or other documents that substantiate your allegations. You may need to refer to these documents while you are filling out the complaint form and will need to send copies of these documents to our office after you file your complaint.
2. When you have completed the form, click on the "Submit" button. You will be asked to verify the information you provided. When you click the "File" button, your complaint will be sent to our office and you will immediately receive a **Complaint Confirmation**, which contains the information you provided along with other important information about how your complaint will be handled.
3. Print the **Complaint Confirmation** sheet and keep for your records, a RESPA Complaint Number will be issued.
4. If you have documents that are relevant to your complaint, mail a copy of those documents along with a copy of the **Complaint Confirmation** page to our office. The address is listed at the bottom of the confirmation page. Please do not send original documents.
5. When we receive your confirmation page and a copy of your supporting documents (if applicable), we will continue with processing of your complaint letter. Read the links below for more information about what to expect once we receive your request.

[What happens once you filed a complaint?](#) (Pop-up box information)



1. Upon receipt of your Complaint Confirmation sheet and any supporting documentation, a file would be established using the complaint number assigned, during the initial submission.
2. A RESPA Consumer Protection Compliance Specialist would be assigned to your case.
3. You will receive an "acknowledgement letter", that states your complaint has been received in the Office of RESPA/ILS, and waiting review by _____ (the Specialist name and phone number would be listed)
4. The Specialist would review the information provided and determine if your issue(s) falls within RESPA jurisdiction
5. The Specialist would examine the issues, contact the appropriate persons, and send a letter to you with their findings.

COMPLAINANT'S INFORMATION

Please complete the following information about your involvement in this dispute.

* Denotes Required Fields

* Last Name:

* First Name:

Prefix (e.g. Mr., Mrs., Ms., Miss):

Company Name (pop-up if industry is checked)

Job Title (pop-up if industry is checked)

* Address:

Address 2 (if necessary):

* City:

* State:

* Zip Code:

* Daytime Telephone:

Alternate Telephone Number:

E-mail Address:

Alleged Violator

Please complete the following information about the company/individual against which you are filing this complaint.

* Violator's Name:

Company Contact, if known:

Address 2 (if necessary):

Fax Number:

E-Mail Address:

Web Site Address:

F. If there are additional violators, please provide the names, addresses, and contact information:

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Information About this Complaint:

When did the violation take place? Use mm/dd/yyyy format:

Does the complaint involve a 1-4 family owner occupied property? (Including individual units of condominiums and cooperatives)

 yes__ no__

Does your complaint involve a FHA loan?

 yes__ no__

Does your complaint involve disputes over the disclosure of the interest rate, pre-payment penalties or right of rescission?

 yes__ no__

(Note: If yes, kick out and provide information on filing complaint with Federal Reserve Board at 202-452-3693)

Does your complaint concern the way in which a loan application is processed (length of time, documents requested, borrower's credit, denial of loan, etc.)?

 yes__ no__

(Note: If yes, kick out and provide information on filing complaint with Federal Reserve Board at 202-452-3693)

Does your complaint concern the condition of the property, such as appraisal, construction quality, repairs, etc.?

 yes__ no__

(Note: If yes, kick out and provide information on filing complaint with the Attorney Generals Office in the area in which the property is located.)

Does your complaint relate to fees that are not settlement charges such as a fee for the payoff of a loan or an escrow termination/waiver fee?

 yes__ no__

(Note: If yes, kick out and provide information on filing complaint with the Attorney Generals Office in the area in which the property is located.)

Does your complaint involve misapplied mortgage payment(s), bankruptcy or foreclosure?

 yes__ no__

(Note: If yes, kick out and provide information on filing complaint with the Attorney Generals Office in the area in which the property is located.)

Pre-determined Sections –

- [Section A: Pre-Settlement Disclosures](#)
- [Section B: Settlement Disclosures and/or Settlement Costs](#)
- [Section C: Servicing of Escrow](#)
- [Section D: Required Use](#)
- [Section E: Kickbacks and Unearned Fees](#)
- [Section F: Other](#)

You may wish to go directly to the section that applies to your complaint.

- (Advance to Section “A” questions)
- (Advance to Section “B” questions)
- (Advance to Section “C” questions)
- (Advance to Section “D” questions)
- (Advance to Section “E” questions)
- (Advance to Section “F” questions)

A. Pre-Settlement Disclosures

Does your complaint involve not receiving a Good Faith Estimate within 3 days after your loan application (not loan pre-qualification)?

Please select from list... yes__ no__

Does your complaint involve not receiving a Mortgage Servicing Disclosure Statement?

Please select from list... yes__ no__

Does your complaint involve not receiving a Special Information booklet?

Please select from list... yes__ no__

**Finished with Complaint
or
Continue to Section B**

← Finished w/complaint
Continue to Section B

B. Settlement Disclosures and/or Settlement Costs

Does your complaint involve settlement costs that differ on your HUD-1 Settlement Statement than from those previously disclosed on the Good Faith Estimate?

Please select from list... yes__ no__

Does your complaint involve not receiving a HUD-1 Settlement Statement one (1) day prior to settlement after a specific request was made?

Please select from list... yes__ no__

Does your complaint involve not receiving a HUD-1 Settlement Statement at settlement?

Please select from list... yes__ no__

Does your complaint involve not receiving an Initial Escrow Statement within 45 days of settlement?

Please select from list... yes__ no__

**Finished with Complaint
or
Continue to Section C**

← Finished w/complaint
Continue to Section C

C. Servicing of Escrow Account

Please select from list...

← yes__ no__

It is important to note that if you are experiencing a problem with the servicing of your escrow account, you should first submit a Qualified Written Request (QWR) with your servicer. Your servicer has 20 business days to acknowledge receipt of your QWR and 60 business days to provide a response addressing or resolving the complaint.

Have you submitted a QWR to your servicer?

Does your complaint involve your servicer requiring excess amounts in your escrow account?

Please select from list...

← yes__ no__

Does your complaint involve your servicer not paying taxes and/or insurance in a timely manner?

Please select from list...

← yes__ no__

Does your complaint involve your servicer not responding to a Qualified Written Request?

Please select from list...

← yes__ no__

Does your complaint involve not receiving an annual escrow statement?

Please select from list...

← yes__ no__

**Finished with Complaint
or
Continue to Section D**

Please select from list...

← Finished w/complaint
Continue to Section D

D. Required use of a settlement service provider.

Please select from list...

← yes__ no__

Does your complaint involve you being forced to use a particular settlement service provider in the closing of your loan?

Does your complaint involve not receiving an Affiliated Business Disclosure?

Please select from list...

← yes__ no__

Does your complaint involve the seller directly or indirectly requiring the use of title insurance company?

Please select from list...

← yes__ no__

**Finished with Complaint and Submit
Continue to Section E**

Please select from list...

Finished w/complaint
Continue to Section E

E. Kickbacks and Unearned Fees

Does your complaint involve kickbacks to settlement service providers?

Please select from list... ← yes__ no__

Does your complaint involve unearned fees?

Please select from list... ← yes__ no__

Does your complaint involve Sham Business Arrangements?

Please select from list... ← yes__ no__

If "Other", please describe complaint.

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**Finished with Complaint
or
Continue to Section F**

Please select from list... ← Finished w/complaint
Continue to Section F

F. Follow-up of Document(s)

Please forward documentation to support your complaint/allegations.

- Documents to be forwarded
- No documents will be forwarded

Please list your attachments. Do not send the original documents.

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(i.e. Good Faith Estimates, HUD-1 Settlement Sheet, Escrow Analysis Statements, etc.)

* Please describe your dispute. Be sure to include important specifics such as dates, names of relevant people, and the amounts of any monies charged or paid:

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(250 words or less)

Instructions for Forwarding Supporting Documents:

Please remember that it is important for us to have copies of all relevant documents to properly handle your complaint. Mail documents along with a copy of your Confirmation Sheet (all pages please) to the address below.

After you select the Submit button, you will be able to verify your information and print the Confirmation Sheet.

Consumer Name

Business Name

Date You Filed This Complaint by Internet

Send To:

U.S. Department of Housing and Urban Development

Office of RESPA and Interstate Land Sales,

Room 9154

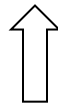
451 Seventh Street, S.W.

Washington, DC 20410

Attn: Confirmation Number _____

Office Number (202) 708-0502 Fax Number (202) 708-4559

* Denotes Required Fields



(On line submission button)

Comments and Questions



(Forward to RESPA mailbox)

1If you experienced problems in completing and submitting your complaint, please contact the Office of RESPA and Interstate Land Sales at 202-708-0502, Monday through Friday from 8:45 a.m. to 5:15 p.m. (est.) or send an e-mail describing the problem to: hsgrespa@hud.gov.

Public Reporting Burden for this collection of information is estimated to average 20 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This information is required to obtain HUD's assistance in resolving your complaint. This information provided will assist with opening an investigation against companies/individuals believed to have violated 24 CFR Part 3500 final Rules and Regulations. HUD may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

Any personal information voluntarily provided by visitors, including personal information from online forms and e-mail, will be used for the purpose stated on the web page on which it was collected and may be shared with our staff and other state agencies to respond to or process the e-mail or online form. In addition, information may also be shared with our staff and other agencies as required by law or pursuant to agency authority. *Information collected on our website and e-mail sent to us is generally subject to federal law.* The Real Estate Settlement Procedures Act (RESPA) of 1974, 12 U.S.C. 2601 et seq. authorizes the Secretary of the Department of Housing and Urban Development to investigate any facts, conditions, practices, or matters that may be deemed necessary or proper to aid in the enforcement of the provisions of this regulation.

Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802).

Privacy Act Statement: The Department of Housing and Urban Development (HUD) is authorized to collect this information by the National Housing Act, Section 235(b), P.L. 479, 48 Stat. 12 U.S.C. 1701 et seq., and by (a) The Interstate Land Sales Full Disclosure Act, 15 U.S.C. 1701 et seq.; and (c) The Real Estate Settlement Procedures Act of 1974, 12 U.S.C. 2601 et seq. This information provided will assist HUD with opening an investigation against companies/individuals believed to have violated 24 CFR Part 3500 final Rules and Regulations. HUD may disclose certain information to Federal, State and local agencies when relevant to civil, criminal, or regulatory investigations and prosecutions. It will not be otherwise disclosed or released outside of HUD, except as required and permitted by law. You must provide all of the information requested in this application, including your SSN or EIN. Failure to provide the information may delay action on your application.