



Complaint Form

Ohio Department of Commerce

Division of Financial Institutions
77 South High Street • 21st Floor
Columbus, OH 43215-6120
(614) 728-8400 FAX (614) 466-5594
www.com.state.oh.us/dfi

PLEASE READ FIRST

The Division of Financial Institutions' Office of Consumer Affairs welcomes the opportunity to assist consumers who have experienced difficulties when conducting business with Ohio consumer finance registrants. Written complaints to the Division from consumers may lead to resolution of problems when consumers have been unsuccessful on their own. Keep in mind the Division does not have authority over all financial companies or transactions and cannot intervene in contractual or legal disputes or act as an agent of the consumers.

The Division of Financial Institutions does not regulate federally chartered national banks, savings banks, savings & loan associations, or credit unions. If your complaint relates to business with these entities, please send your complaint to the appropriate agency listed below.

Complaints against banks with the words "National Bank" or "N.A." or against a credit card issued through a national bank such as Chase, KeyBank, National City Bank or Huntington Bank should be sent to:

Office of the Comptroller of the Currency

Customer Assistance Group
1301 McKinney Street, Suite 3450
Houston, TX 77010
1-800-613-6743
www.occ.treas.gov

Complaints against banks with the words "Federal Savings Bank" or "F.S.B." or against a credit card issued through a federal savings bank or savings & loan association such as Washington Mutual Bank and Ohio Savings Bank should be sent to:

Office of Thrift Supervision

Office of Consumer Programs
1700 G Street, NW
Washington, DC 20552
1-800-842-6929
www.ots.treas.gov

Complaints against credit unions with the words "Federal Credit Union" or against a credit card issued through a federal credit union should be sent to:

National Credit Union Administration

Office of External Affairs
1775 Duke Street
Alexandria, VA 22314-3428
(703) 518-6330
www.ncua.gov

If your complaint is against an entity under the Division's authority, please be sure to include copies of any documentation you believe may be helpful to our understanding of your complaint. For specific examples, please refer to the last page of the complaint form.

Completed forms along with copies of pertinent documents can be sent to:

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If you have questions, please feel free to contact the Office of Consumer Affairs at 1-866-278-0003 or 614/728-8400.



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INSTRUCTIONS:

- Please type or print in black ink.
- A copy of this complaint will be provided to the person or firm you are complaining against.
- Explain the problem in detail; include all important information, such as dates, places, contracts, letters, advertisements, verbal representations, sales slips or other documents that may support your complaint. Attach an additional sheet to explain the problem, if necessary. Keep all original supporting documents for your files.
- Please complete the complaint form and return it to our office. Our ability to assist you will depend upon your giving us a complete and detailed statement including any misrepresentation made to you.

YOUR INFORMATION:			
Name:			
Address:			
City:		State:	Zip:
Home Phone:	Cell Phone:	Work Phone:	
Email:			
FIRM(S) AND/OR PERSON(S) COMPLAINT IS AGAINST:			
Company Name:			
Loan Officer (if applicable):			
Address Line 1:			
Address Line 2:			
City:		State:	Zip:
Phone:	Fax:		
ADDITIONAL INFORMATION:			
1. Would you be willing to testify, under oath, regarding the matters set forth in the complaint?			
2. Have you complained to the firm(s) and/or person(s) involved?			
To Whom?			
What was their response?			
3. Did you sign any documents?			
4. Have you contacted an attorney? (If yes, complete below) When?			
Name:			
Address:			
City:		State:	Zip:
If you answered Yes to Question #4, please be aware that the Division may be unable to act while there is pending litigation.			



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LIST OF SAMPLE DOCUMENTS TO INCLUDE WITH YOUR COMPLAINT:

REMEMBER – DO NOT SEND ORIGINAL DOCUMENTS TO THE DIVISION – ONLY SEND COPIES!

- Mortgage agreement or other contract you entered with the parties named in this complaint
- HUD Settlement Statement
- Federal Truth in Lending Statement
- Loan Note
- Copy of Appraisal – (The Division of Real Estate and Professional Licensing regulates Appraisers and can be contacted at 614/466-4100 or www.com.state.oh.us/real)
- Cancelled Checks – front and back
- Correspondence between you and the parties named in this complaint
- Good Faith Estimate
- Mortgage Loan Origination Disclosure Statement (Used by Mortgage Brokers)
- Copies of advertising upon which you relied in conducting business with the parties named in this complaint
- Copies of other paperwork you received from the parties named in this complain

THE COMPLAINT PROCESS:

When we receive your complaint, we open a file and assign a file number. We will send you a notice with the file number we assigned to your case. Please provide this number if you contact our office about your complaint.

The Division will contact the parties named in the complaint. We will ask them to review the matter and provide a written response. We will review the response to determine if it:

- Complies with Ohio law and rules or directives of the Division
- Addresses the issues in your complaint, and is reasonable in light of approved and accepted business practice.

When our review is complete, we will provide you with a written statement of our position.

You may disagree with the results of our review. If you have information that was not included with your original complaint, and feel it might alter the decision, you may submit it to us for further review. Be sure to include your file number.

REMEMBER: While the Division strives to assist in the resolution of your complaint, in some cases, a legal action may be your best or only recourse to resolve a matter.

- We cannot act as a court of law or as a lawyer on your behalf.
- We cannot give you legal advice.
- We cannot become actively involved in complaints that are in litigation.

Please remember that the Division can only resolve disputes based on the information provided and our authority under Ohio law. If a company is found to be in violation of a law within our jurisdiction, the Division will take the appropriate action within our scope of authority under the law.

Resolution of your complaint may take several weeks and we may need to contact you and the company multiple times in order to ensure we have all relevant information and documents. Thank you for your patience during the complaint process.

“An Equal Opportunity Employer and Service Provider”