



ATTORNEY GENERAL OF TEXAS
GREG ABBOTT

Consumer Protection Division
Complaint Form Report

Today's Date: 7-10-2013 1:39 pm
Date filed: 7-10-2013 1:33 pm

Consumer's Information:

Name: David A McCrae

Address: 350 Cee Run

City, State, Zip: Bertram, TX, 78605, NJ

County: Burnet

Home Phone: 512-557-0283

Work Phone: 512-557-0283

Age: 60-64

Supporting documents will be sent by: E-Mail

Business or individual complaint is filed against:

Business: PHH Mortgage Services

Address: 2001 Bishops Gate Blvd

City, State, Zip: Mt Laurel, 08054

County:

Phone: 800-449-8767 88414

Contact person at business: Audrey Welsh

Website: <http://www.mortgagequestions.com>

E-mail address: Audrey.welsh@mortgagefamily.com

First contacted via: I visited company's place of business
(other):

Solicitation in other language?

Where transaction took place: At my home
(other):

Transaction Date: 10-30-2001

Contract Signed? Yes

Original Amount: 0.00

Amount paid: 8,000.00

Payment Method: Other Payment Method (Note in
Comments)

Date of Payment: 6-15-2008

Complained to business? Yes

If so, when? 18 October 2012

Business' response? None, through dual tracking business attempted foreclosure and sale of my house.

Have you contacted another agency or attorney about this complaint? Yes

Name and Address of agency or attorney?

Ann Little, atty, Marble Falls, TX Ray Fisher, atty, Austin, TX Deborah Langehennig, CH 13 trustee, Austin, TX

What action was taken by this agency or attorney?

Ann Little - none Ray Fisher - managed CH13 filing to freeze assets and prevent property sale Deborah Langehennig - none yet, currently acting as CH13 trustee

Description of complaint:

PHH engaged in practice of 'cramming,' providing force-placed insurance on my house from 6/1/2008 to 4/20/2013 when I replaced force placed insurance with my own policy. Insurance was provided for 6 years at ~1600+/yr, within my escrow account. When PHH attempted seizure and sale of my residence, mortgage due in 2016 was prepaid approximately through end of 2015. My assets are now held in trust by Ms. Langehennig while we unwind this financial mess. The practice of force-placed insurance has been ruled unlawful in several states as of this date, and I am anxious to represent a class in Texas to also eliminate the practice here. I have a large amount of detailed information to support my claim, and am currently acting pro se, while I seek legal assistance.