

David of Wonder Lake

We were sold off to PHH Mortgage after the place we were with for 5 yrs went out. After about 6 months of being with them, my wife got sick and construction work slowed. We applied for their hardship program. We filled out the package they sent us, returned it to them. Their case worker filed it, approved it on trial for six months. Made the 500 dollars payment which covered the interest and taxes. We went to make the six months payment and they said we couldn't make it, we didn't qualify because I was a seasonal employee, because we didn't work 40 hours a week in the winter in a roofer but it doesn't matter if you work 60 to 80 hours a week the rest of the year.

So we ask. I got a job doing state home health care for a lady full time on top of my other full time job. Refiled and was told that I made too much so in between was ask to make the full payment and could not. About three weeks later they sent us a letter saying we owed a little more than 9000 because we didn't qualify. Our original payment was 950 and was paying 500. How could that be? Called to talk to case worker who was gone on vacation, so talked to the person who was handling it while she was gone. Was told it was for lawyer and processing fee. Can't tell me there's almost 7000 in fees.

About three weeks later, they sent another letter for more than 12000. I called irate to talk to the original person but since I talked to the other person, he was the new case handler. I told them I would keep my money and they could have the house. Property value were lower than what I was paying for. Two weeks before Christmas we got a call

asking if we were still in the house telling us they have foreclose papers to serve. So went to court, couldn't afford a lawyer. After about a year of going to court, we were sitting in the hallway when PHH's lawyer came over to talk to us. Told us to reapply and step by step how to do it. Said they were screwing us. Did what he said and again were denied. Their lawyer was dumbfounded even spent 50\$ to send everything certified and didn't work. He then told us to hire a lawyer but couldn't afford it. The judge continued it as long as he could.

We lost the house in September 2012. They sold the house for 23500. I bought the house to flip and make money, it was a condemned and I rehabbed it put 60000 out of my pocket in the house bought on a land contract from the owner and spent 6 months fighting with county to get permits to start rehab for 23000. They kicked a family of 5 to the streets instead of working with us. If property values wouldn't have taken such a hard hit in our little town, would have sold the house instead of moving in the original plan but other house in neighborhood foreclosed and sold for nothing which hurt the whole neighborhood.

Then after you lose your home, it's hard to find people to rent to you because your credit takes a hit and the people renting the homes worry about getting paid themselves. We had to give them an extra month rent to move in still paying 950 a month for rent have no problem making the payment. Now the economy is a little better so now I pay someone else's mortgage. Deeply hurt that they wouldn't work with us and sold it to some rich guy from Chicago to have a vacation home. At least he's cool and loves my work in the house.

I only moved 2 blocks so I see it everyday. The only good thing is the judge didn't hold us responsible for the difference for what was owed and what it sold for but I would have liked to sell my first house I bought when I was 20 and spent every free minute I had to fix up. I feel they screwed me. I still have every piece of paper they sent me. In case there is ever a class action lawsuit against them I'd be first in line. I can still prove everything. Too bad Amcore went out of business. Never had a problem with them.

Debbie of Avon, IN

I started by called PHH and asking if they refinance existing loans. They indicated that they did. The first person I spoke with was very helpful (to get me in the door). I explained that I wanted to go from a 30 year loan to a 15 year loan and that I wanted to roll in all the closing costs so that I didn't have to pay anything at closing. He said this was fine. I locked in a 3.79% rate. He then transferred me to another person who was handling the "underwriting" - I was approved. I was told that I was closing twice but could never get anyone to return my calls. Two months have passed and of course I'm continuing to make mortgage payments. He then calls and tells me that my loan amount has gone down (because I'm making regular payments) and I no longer qualify for the 3.79 rate and now it's going to be 3.80. I was forwarded 4 good faith estimates at different times during this process and all of them were different. Mind you I returned everyone with 12 hours of receiving it.

Well my 3rd closing date is tomorrow Thursday the 11th and things still are not completed. The title resource group who is handling the closing called me and advised that I needed to bring over \$1000 to closing! I said no way. The supervisor I spoke to last night about the persons incompetence that I was working with promised he would call me back and still has not. They were supposed to find out if they could roll the amount into the loan like they were supposed to.

Hmm... Why doesn't it surprise me that no one has called. I can't

bring that much to closing because I simply don't have it. If I back out it cost me \$500! He was also supposed to find out if that could be waived so I could back out. I'm so upset that they treat people like this. If I'm out \$500 I'll contact an attorney and put my story everywhere I can. This is simply unacceptable service. I don't know what I will do now with no phone call and the closing being tomorrow.

Bart of Layton, UT

I also did the low interest loan in 2011 by a reputable company, who sold it to PHH Mortgage. Since then, every few months I try to set up my online account. Each time it requires 3-5 phones for success. Then I go online and can NEVER find nor see payment history nor any account information. I even logged in with them on the phone with me and click the "Loan History" button and NOTHING CAME UP. They said, "Well, it must be that we just reset your password. Check back tomorrow." I thought, "I'm logged in, I can see my account number, why can't I see my account billing and history?" I tried to log in the two days later and my password had been reset by them requiring me to start the process all over again.

I'll tell you, I get real nervous when they send a non-informative statement only every 3 months and they don't let you see you account otherwise. Something real fishy with their business antics and ethics. If you do business with these guys (as all of us here are compelled to), I'd recommend you use the online Bill Pay from your bank so you always have records of your payments. At the beginning of the loan I immediately paid \$5000 toward the initial principle. I've NEVER been able to verify that payment. HORRIBLE ONLINE

SYSTEM, HORRIBLE CUSTOMER SUPPORT... which is only a reflection of those that run and manage the company. I wish I knew an inexpensive way to keep my interest rates and transfer my own loan to a reputable company.

I did discover that eventually you need to go to www.mortgagequestions.com to see your account, but even customer service on the phone does NOT know that. Even the login will say incorrect, and it will have errors, but as you "page back" out of the errors, the account information will eventually surface (some of it).

Joe of New Bern, ND

Long story, but ours matches the majority of what has already been posted. Tried to have PMI removed and it took almost a year to get a simple payoff amount. Tried to refi the loan and after all the lost paperwork, delays and etc that this company does, we gave up. Talking to supervisors and managers of the company does not work, All the same. It must be in their handbook to suck every dime they can by constant lost paperwork and/or delays. If that is not the case, then this is the most incompetent mismanaged company on the planet. Now going every other route I can find to have these idiots paid off and am more than willing to pay a higher rate to any other company just to be rid of PHH.

Carmen of Scarsdale NY

My husband and I used this company for our mortgage. Unfortunately he passed away 5 years ago. I have trying to make some changes or refinance my mortgage with them. It has been impossible to authorize me to make any changes. The only thing they like is my money, they don't care if I am authorized or not. I have sent the documents several times, they never receive them. I request their address to go myself to drop off the documents, of course they haven't receive my request either. The worst is customer service by phone, they have a lot of problems for understanding. They repeat and repeat the only person who can make changes is my dead husband. Do I have to hire a lawyer for this?

Andrea of Boynton Beach FL

After 9 months of PHH Mortgage telling me I was in review - and them nicking my 801 Fico score every month. I humiliated them by sending an email to the CEO of Fannie Mae and PHH and CC'd it to channels 2, 4, 5, 7, 9, 11, 13, MSNBC, 60 Minutes, Anderson Cooper, Barbara Boxer, Diane Fienstien - I said after 9 months of your review, you have borrowed billions of dollars from the government and now you need to be accountable to the citizens of the U.S. of America. They called me 3 hours later, and said I qualified. But they did not add my valorem taxes into the modification which is illegal. They never sent me a payment book, and they sent back my mortgage payments to me for 4 months.

Every month, I called, waiting sometimes 45 minutes to ask, "Why are you sending me the same amount of money I'm sending you the 1st

of the month?" Not a person knew why, what or where. Then sent me 'A Notice of Default and election to sell under deed of trust'. NDEX WEST, LLC of Texas was now sending me 3-5 certified letters a week. I had an attorney write them a letter to stop harassing me, but they didn't. I've lost my Home, Business, Credit due to PHH Mortgage and Fannie Mae - but it isn't over till the fat lady sings, and she started in NJ, now Roseville California, and Dear god I'm waiting for her concert to start at Irvine Ave, North Hollywood CA. where they attempted to destroy me. I'm now living in Florida making a fresh start.

JS of Dedham MA

I was paying my mortgage, on time never late. A lot of equity in the property. No debt, a credit score of 780. HSBC doubled the mortgage payment. It took 3 months to find out why. In the meantime, they were sending foreclosure notices. They took the reg mortgage payments, claiming they were analyzing. They hired a lawyer to foreclose - he closed the case. HSBC cont. their fraud on my credit, then PHH took over. I'm owed \$20,000 in principal, and \$11,000 in property taxes they didn't pay. My house has needed serious repair. I couldn't take an equity loan because of foreclosure on my credit report. My ins. I had, for 18 yrs cancelled because the house needs serious repair. HSBC took out ins. I don't know how they managed that. I could go on and on about the fraud. I had 12 yrs left and only owed \$104,000.

H of Bristol, CT

PHH has to be the worst company on the planet! I submitted 7 HAMP packages.. All denied for a missing doc or signature in the wrong spot.. Checks returned uncashed & not credited.. In Connecticut.. You can attend mediation sessions at the courthouse.. I had one "intro," then the mediator left by session 2.. So another "intro" session.. All the while I'm carrying around a suitcase of documentation.. Spent hour after hour completing & submitted packets.. All duplicate documentation.. 3rd session PHH atty (hunt & leibert) never showed..

In the meantime, I was sent what is called a "blind mod".. This apparently is just a random offer not based on any of paperwork submitted.. Sounds great, right!! Well then, I brought that to session 4.. & I was considered done with mediation.. I was told if I accepted this deal (I did) I would recd 1 paper, sign this & return it.. Sounds easy enough?? 2 or 3 weeks later I received a HUGE packet.. Basically it was a closing! So much for 1 piece of paper.. Anyhow I had to get over 15 pages of this packet notarized.. This was a feat.. I got it done.. I thought.. (This is 6 weeks ago) All of a sudden over.

4th of July I get court paperwork of "motions" by PHH attys that I "Failed to Plead".. Whatever that means... PHH also returned that month's mortgage payment encashed..with a letter stating my mod was "voided" because the Notary did the paperwork wrong! By this point.. I'm completely frustrated, burnt out & holed up in my house, depressed & cannot move & cannot react or get answers because everything is closed for the 4th of July (thanks for ruining another holiday for me).. The non-stop calling started again.. Just complete harassment.. So I took a deep breath & lawyer'd up last week..

I spent all this past Monday (yesterday) in court.. Finally my atty found PHH atty & explained it wasn't even my fault the documents were done incorrectly by the notary & requested a new packet to complete.. So we are waiting on that now!!! Bottom line: I feel as though a class action should be started.. They never assisted me in any way, shape or form! They have caused me so much stress I can't put it into words.. Even when you follow their instructions...they find any technical error in the paperwork & deny you.. Nothing is ever processed, the paperwork just goes back & forth.. Until it's old & has to be redone.. All the while charging late fees/legal fees & eating up the equity of my home...

I'm really seriously thinking of civilly suing them.. If & when I ever get them the paperwork up to their standard.. I feel they should have to pay my legal fees & other damages! One thing is for sure.. I will be filing complaints with the Atty General, Dept of Banking & Dept of Consumer protection & every single other place I can!!! PHH need to be investigated.. They have ZERO intentions of modifying any loan they hold.. Their tactics are disturbing.. As soon as my credit improves I am doing a re-fi STAT! Hang in there folks.. Keep fighting!

Sandi of Chenango Forks NY

My story does not differ much. Same runaround when trying to work with their loan modification department. My husband is self-employed and was injured at work in April 2013. In May of 2013 we were told he would require surgery and would be unable to work for at least 6 months. I immediately called PHH mortgage requesting a modification. I knew I could not afford the mortgage myself. I received

my first packet of forms to submit and was assigned a case worker. I filled out all documents immediately and sent them to my case worker. I was told I would have a response within 30 days.

About a month and a half later I had heard nothing so I called my case worker and left a voice message. Two more days went by and no response so I emailed him. Well the email address was no good (go figure). So I called customer service to be told that he no longer worked there and they had not received any documentation... so I faxed it. About two or three days later the "review" process began and time after time I was told they needed something else or I missed checking one box. This went on month after month. I went through four or more "representatives" that reviewed my documents, each one telling I was missing something different each time.

I became aware of their scam at this point so I began communicating via email and keeping every piece of paper and conversation with each "rep". Now mind you during this process I attempted on several different occasions to make a payment or two at a time and they could not take my money... it was never enough. Just this past May I offered them seven payments at one time and they refused to take my payments. The problem is still not resolved and I anticipate a letter from them soon. I accumulated a large and quite controversial paper trail. It became so ridiculous I began keeping a journal.

Gary of Sauk Centre MN

I have had a long duration of unproductive communication with this company. The call center and personal request for help or assistance.

Our house is going into foreclosure now, despite several attempts to have PHH Mortgage provide specific documents to assist. I was in the VA hospital for two months. The VA sent them a check to cover the monthly mortgage payment. PHH refused it. Also could not get an English speaker on the phone.

Kathy of Hudsonville MI

These are all the same incidents that happened to us. PHH must have a procedure book as to screwing up a mortgage to line their pockets. We also had our payment raised a month after closing stating our escrow was short even though we received a check for over-payment, \$200/month, they said it was short \$500, paid at closing but we were short.... right! So that's \$200/month comes out to \$2,400 for a \$500 escrow shortage that wasn't short. Can you say scam? Renard ** tried to get us to sign a \$15,000 loan for "missed payments" even though we paid that to Chase for a year and I faxed him copies, really?? He wouldn't even acknowledge the payments. We needed to sign that loan document to "bring us current." We were never behind. Please contact Audet & Partners, a class action law firm. We need to get as many as we can. Let's get these **!

Lila of Boston

My story is long, and hard to summarize in a short description. My problems started with HSBC in 2010. I had an awesome job, but had gotten sick and lost time from work and was requesting a hardship from them. They wouldn't take partial payments and told me I needed

to fill out a hardship application. I did as they required and mailed the stack of paperwork they requested. I heard nothing. I called multiple times and they kept saying it takes time to get this sorted out. Then one day I called, they claimed they didn't receive my documents. I tried faxing it to them, with the same results. They kept claiming they didn't receive them. Things were spiraling out of control. They then took an application for modification and finally claimed to receive my application, but by then they also were going for a foreclosure.

I was panicking and completely confused. Every time I called, it was a different story and one branch didn't seem to know what the other was doing. They still wouldn't accept ANY payments. I was being threatened with foreclosure, even though the other department was saying they were going to modify, but it takes time. Finally after consulting with an attorney, I filed a chapter 13 to stop the foreclosure. They claimed I owed \$16000 when all was said and done, for fees, interest and payments.

I was required to continue to pay my monthly payment, however every time I called, nobody could tell me how much the payment was, because the loan was being modified. This went on for months. Over a year. Nobody could figure out what I owed, because the bankruptcy allowed for repayment of the arrears, however the loan was being modified. My attorney claimed they really don't get involved in modifications, however HSBC was claiming they couldn't push forward until it was approved by the attorney and the courts. This went on for months. My attorney tried multiple time to get in touch with their attorney to figure it out. Even the trustee sent a letter to me saying he was unwilling to sign, because it wasn't necessary for the

modifications. I still hadn't received approval or confirmation about the mod. I also hadn't received a tax statement in 2 years, and when I said I was going to file a complaint with the IRS, the representative told me if I did that, they had a right to cancel the modification application. So I didn't. 3 years later, I still haven't received a tax statement.

And then out of nowhere I received a letter from PHH saying I would be working with them and the loan was being given a new number. They took over. It's the only correspondence I have ever received from them. It said who I needed to talk to. The representative from PHH assigned to my case listened to me. He seemed really helpful and assured me, they would figure everything out. He told me that funds from the bankruptcy, had been misapplied and it looked like I was going to be overpaid. I had put \$20000 into the bankruptcy that went to PHH, but also had been approved for the modification. He didn't know what the new payment was going to be. But not to worry. He told me not to send any payments until they figured it out. Remember, this is YEARS that went by, without anyone knowing what was going on with the modification. I also asked him about my tax statements, that I needed, in order to file a return. He said he would figure it all out.

In the meantime, I also started talking to a caseworker from Belmont, to try and help me get this all sorted out. He is still looking at it, and is as confused as ever. He almost can't believe what is happening. Back in 2010, I was involved with the huge class action lawsuit against the mortgage companies and consumers. I filed a complaint with the company contracted to sort it out. Ultimately, I received \$2000 in that

settlement, but I was never able to find out EXACTLY what hsbc had done that was fraudulent. I asked the trustee if they wanted me to apply the \$2000 to the bankruptcy, but was advised it wasn't necessary.

Still talking to the rep from PHH on a monthly, sometimes weekly basis. After months of him telling me not to send payment, I caved and sent \$5000. I told him I was sending it, because I was uncomfortable with not sending anything. He told me he wasn't even sure how they would apply it, but understood why I was uncomfortable. I finally received approval after all these years, of the modification and the new payment amount. But talking to my rep, they still hadn't sorted out the distribution of the money. They had wrapped the arrears from before the bankruptcy into the new loan. I went from \$130,000 mortgage to \$150,000. And they were given over \$20,000 from the chapter 13. With everything paid off, I converted my chapter 13 to a chapter 7 with a new attorney. I fired the old attorney because they couldn't do ANYTHING.

There had been discrepancies with their office, the attorney from HSBC and I was unhappy with their advice. The new attorney is just as helpful.... He has no clue as to how to handle this. At one point the rep from PHH suggested I contact the attorney that handled the foreclosure for HSBC, because they would be able to tell me where the money had gone. I tried 3 times to get a hold of them, after leaving messages, and finally called and spoke to a supervisor of the firm. He explained that once the loan was modified, they stepped out of the equation and couldn't tell me how funds had been applied. Back to PHH I went. I called my rep multiple times and he never

called me back. The chapter 7 was being discharged, and I really wanted to come out of it, up to date and know what was going on. I called and spoke to my reps supervisor. He explained I should call the bankruptcy department because his employee (the one I had talked to for over a year) had nothing to do with how money was applied. That was the first time I had ever been told I had a caseworker in the bankruptcy department as well. So, I called her. I got the same story, and was told they didn't know how funds were distributed, but she would escalate the process. That was 2 weeks ago. I have since called and spoke to multiple others, who all say the same thing.

Yesterday was the first time, I got a representative that seemed to know where money had been applied. Apparently \$10000 went to interest. What interest??? She also advised me I am 6 months behind and it looks like they are starting the foreclosure process. She put me on the phone after an hour long conversation, with her supervisor, who claimed this would be looked into. They are reporting the delinquency to the credit agencies. I can't even get a car loan, even though all my debt was discharged, because they are reporting a delinquency. That was yesterday afternoon. And then yesterday evening, I got a note on my door, from PHH requesting I call them in regards to the mortgage. You have GOT to be kidding me!!!!

They are going to profit from the never ending fees and delaying this situation. The last 2 payments I sent were returned. However, I was completely unaware. I never received any notice as to why, and the reps I've spoken to, don't know why they were returned either. Even my bank is confused, because I had sent it electronically to the same place I sent the \$5000 and they redeposited the payments by hand.

She showed me a hand written deposit slip, with the exact same amount as my mortgage payment that had been deposited into the account 3 days after it had been sent.

PHH is doing EXACTLY what HSBC did to me. They are going to force me into foreclosure. I have 3 young children. Where will we go? I honestly believe I am a victim of foreclosure fraud and possibly predatory lending. I have only just purchased this home in 2008. The caseworker from Belmont is astounded and has decided to escalate it to their legal department, however not fast enough, as far as I'm concerned. I am totally overwhelmed and at a loss. I did speak to someone who does forensic analogy of mortgages and she said my story sounds like many others. She also said the fact that, I received \$2000 from the class action tells her they did something wrong. But she also wants \$350 per hour to go through the mortgage and figure it out. And even if she does, then what? How do you find an attorney that wants to sue a huge financial corporation? My bankruptcy attorney couldn't even tell me who in this area, would help me. I am being held hostage by a company that is doing this purposefully. What do I do?? I am terrified and overwhelmed. Any advice would be much appreciated.

Charley of Lake Worth, FL

THE PERFECT STORM. In 2004 our home was badly damaged by Hurricane Francis. It was the beginning of a nightmare that has so far lasted 10 years. The storm had caused major damage to our home. We filed a claim with our insurance co., but after a cursory inspection, they disallowed most of our claim, & significantly undervalued the

rest. We would end up fighting the insurance co. for 3 years. We finally did win out in court, but it turned out to be a hollow victory. After the insurance companies original offer of almost nothing as payment in full, the court awarded us attorneys' fees, all of our documented losses, & 3rd party mediation for the structural damages, 6 times the insurance companies offer.

Unfortunately, the 3rd party mediator was a management employee of the largest water damage insurance repair contractor in the world. I believe this is a bit of a conflict of interest, but we were told that there was no recourse, so we just had to accept it & move on. By the time of mediation, 3 years after the storm, the home had been demoed & the mediator said he couldn't place a value on the damage because he couldn't see it. We shouldn't have demoed it. The judge had previously ruled against the insurance company when they made the same claim, saying that we were completely within our rights to take steps to get back in our home. Meanwhile, our family business was doing very well before the storms hit. Since we supply the local water damage contractor community, it grew when the storms started hitting the area. Since we had been told that the house would have to be torn down to block & slab, & since the house was built in 1978, there would be a lot of changes required to meet current building codes.

We had decided to add our own money to whatever the insurance settlement was going to be, & get the house ready for our upcoming retirement. We had plans drawn & began looking for a builder. We had no plans to borrow money for this project, we had saved & invested & worked for this & we didn't intend to borrow money for it. We also

had assumed that there would be insurance money to help with some of the costs. Our search for a builder began. We looked to several sources including referrals. One of the professional referrals we got was from Service Magic. They referred us to a contractor called HomeCrafters as well as a few others.

After initial meetings, we narrowed our search and revisited what we thought to be the most likely choices. Our choice came down to either HomeCrafters or 1 other builder. We did 1 more round of interviews with the 2 candidates. When we sat down with HomeCrafters this time, they said pretty much the same things they had said in our previous meetings, but they also handed us a brochure for PHH Mortgage Co. & their Premier Builder Program. HomeCrafters had been investigated & approved for this program based on previous job performance, qualifications, insurance coverage, and financial stability & security. The President of HomeCrafters explained that we didn't have to use our own capital, they could assure us that PHH Mortgage would fund our project at a competitive rate. We hadn't thought that we would be able to qualify for a loan of this size, but this arrangement seemed to offer some good benefits. We would be able to save our capital, do more than we had planned to, & had a contractor & lender that not only vouched for each other, but were both in the boat together & with us.

PERFECT. HomeCrafters had all the forms necessary to complete the PHH application package in their office. We placed a call to PHH from the contractors office. PHH re-iterated what the contractor had said about everything and responded favorably to the project & projected funding requirements. We filled out the paperwork, & the builder

forwarded the package to PHH. Our loan was approved. PHH sent a mortgage broker to our home for the closing. It was set up as a Construction Loan. Our loan was approved.

In 2007 PHH approved an initial draw of \$99,000.00 for the contractors Mobilization Draw. We paid it. Apparently, the contractor was already packed, because by the time the check cleared the bank he was gone. We still don't really know where. The rumor is Puerto Rico, but we don't know. One of the things we liked about this contractor was that he already had several jobs in progress when we found him, & everything seemed to be running smoothly. He had gotten draws from several of these other jobs & left them partially complete when he ran out on us. At this point we had to stop & regroup.

Due to laws designed to protect general contractors in Florida, it took us a year to get the house back under our control, even though he had committed grand theft & fled the country. We soon found out that PHH had no intention of taking any responsibility for the contractors actions, even though they had vouched for each other to get us signed up. They claimed they never spoke for the contractor, but we later found out they had given us preferential treatment because of their relationship. They approved the loan even though we had not qualified for it. Their intention was to package our loan with others to sell to unsuspecting investors anyway. But we fought on. These were just the first of many battles we have fought over the last 10 years to save our home. We had to roll back construction plans, extend the deadline, and add more of our own cash, but this was our home & we weren't going to let anybody steal it from us.

We had been out of our home & living in a rented one for what ended up being 3 years at our own expense. Some of this should have been covered by the insurance, but it was not. If the contractor had done his job right, & the mediator hadn't been conflicted, the insurance would have covered all the costs of the rental housing. After all of this, we had to find a replacement contractor who, the lender reminded us, had to be approved for their Premier Builder list. We were approached by a contractor who now employed Terry **. Terry ** had been the project manager on our home at HomeCrafters. Terry was familiar with our job already & had some ideas that would help us get it finished. This new company had been formed with the idea that they might be able to finish the jobs HomeCrafters had left hanging while working at a reduced profit & use those profits to capitalize their continued venture.

The contractor had just gotten her license & had not yet used it. We came to an agreement with them knowing that we would still have to replace most of the \$100,000.00 that had been stolen. This group came to our office for meetings as they did not have one yet. It was here that we met to sign the new contracts. During this meeting, we all decided they should call PHH Mortgage and get the process started to be approved by the lender. We did not know how long this would take, the lender had made it sound like a thorough investigation. The builder made the call, right in front of us. When the contractor told the lenders agent who she was and why she was calling, the agent asked her to hold for a moment.

A moment later, the agent came back on & told the contractor she was already on the list! Obviously this really caught all of us by

surprise. We went ahead and signed with the builder. By this time we had no faith in anything the lender said. PHH Mortgage was just not trustworthy. The new builder started work. Pipes went in, slabs were poured, trusses went up & we were happy with the progress. The new contractor was struggling to work within budget, but they were getting it done, or so we thought.

Then, the contractor came to us complaining of being short paid on their latest draw. They said the bank had not paid for the concrete & they couldn't continue work without the money that was due. The mortgage company assured us that was not correct, they had paid all draws. The contractor then withdrew from the job & sued us. With the lenders continued assurance that draws were current, we fought back. We ended up settling with the builder by paying \$1,500.00. We had been out of our home for 2 years now. The only chance we had of finishing our home now, was to do it without a general contractor.

We were down by over half of the total budget with less than a third of the work completed, plus we were out of pocket over 2 years living expenses & a ton of attorneys fees. At the same time, the Storm Years were over & our business was returning to normal. 2008 was the first year since 2004 that our business had been this low.

Knowing that the business was reliant on my presence, I was still the only one that could take over construction & finish the job with the remaining resources & we wanted to go home. I assembled a good crew of out of work tradesmen & began work. The first thing I found was that the 2nd contractor had been right. The concrete co. had placed a lien on the house, & work could not continue until that was

satisfied. When Connie called the mortgage co., they found the problem right away.

They had underpaid the draw. The second thing we found was that the contractor had failed the underground inspection & had faked the truss inspectors out by keeping them from going around to the back side of the house where the trusses hung out a foot from the house.. The underground & slabs took 6 weeks to repair & have re-inspected. The truss company re-fit the trusses to the house for a phenomenally low price. The contractor was responsible for measuring & installing the trusses. The truss company normally just builds them. PHH has always said that we were responsible for dispersing draws, but before they would issue us a check, their inspector had to inspect the work, & check that all inspections were complete & passed.

Then the inspector would report to PHH, who would then decide whether to pay the draw or not. In November of 2009, we were able to move back into the house. The house was not complete, but we had installed temporary counter tops so we could install the sinks & pass our final inspection. It worked. The building department issued us a Certificate of Occupancy, and we moved back in. We had not been able to finish the kitchen or bathrooms because the mortgage company withheld our final draw. As far as we know, our counter tops are still sitting at the fabricators shop waiting to be installed. The cabinet maker went bankrupt, so all the cabinet doors & drawers are gone, but this is 4 years later, life goes on for most families.

Once we were able to move back into the house, I went back to work. Connie had done a great job of keeping our family business going &

we started trying to rebuild it. The house had taken so long & we had invested everything we had in its completion & defense that there weren't enough resources or time left to rebuild with. We fell behind on the mortgage. In February of 2010 PHH Mortgage Company, having sent our last 2 payments back to us, filed for foreclosure. We have fought them for 4 years. That is a whole different story.

Rick of St Louis

I wish I would have seen these reviews prior to going into an arrangement with PHH Mortgage. This company was recommended to me by a friend. I've used another mortgage company in the past, however they were unwilling to give a low mortgage amount so I had to look elsewhere. First, our rep has done a terrible job at communicating. We initiated talks back at the beginning of May, it's now been a month and a half, and we still haven't received a loan commitment. I'm an investor so I have done this several times with no issues in the past so there's no reason there would be a hang-up. And according to our PHH rep there isn't, however, it seems he didn't start pushing the paperwork until the 1st week of June. He's pulled excuse after excuse to the point my Realtor (who I have a long standing relationship with) is also infuriated with him.

Second, this company like our rep is terrible at communicating. They've sent us the same documents three times and have requested information we had already given them! It's a complete mess. In the past, our loan officer would have a sit-down meeting with us and go over the documents that were prepared with maybe a couple of calls beforehand where they requested information. We'd follow suit and

there'd be no issue. PHH is a different story. We've been badgered with calls and we'd tell them, we already gave you this, and they'd go look for it and of course they'd find it. Just entirely unprofessional. DO NOT work with this company. They suck, and that's putting it nicely.

Harrell of Crest Hill IL

I applied for a loan at PHH and they said I qualified for a loan of \$120,000.00, and said I qualified for a grant from \$7,500.00 to \$10,000.00. So I found a home for about \$130,000.00. Now that I receive the \$10,000.00 grant, it would be my down payment, so they said I will probably only need about \$1200.00 at closing and that would be only part of the closing cost. The house taxes were estimated at 2.25%, but the taxes for that house is about \$4,700.00, so she told me I would need to give more money to keep my payment around \$883.00 a MTH. I said, "How much more?" She said according to her calculation, about \$31,000.00 more to keep my payment around \$883.00. I don't trust PHH Mortgage Co. at all, but another mortgage company said I would only need is about \$13,000.00 and that is as if I were paying for all of the closing cost. Something don't add up, PHH.

Renita of North Little Rock

I had a house fire which required major renovation. PHH is sending my money from insurance directly to the contractor with my name nowhere on the check. I have no control over what he is doing with

the money. I have called PHH constantly with no results. PHH is giving my money away right in front of me....

Judy of Little Rock

My mortgage payment went up \$200/month. I was told it was because my insurance cost went up and because of that I didn't have enough escrow in my account to keep the payments the same. Supposedly, my insurance rates went up \$800 per year. Even if that were the case, \$800 increase over 12 months shouldn't cost me \$200 more a month. After reading some of these entries and noting that individuals amounts that they owe on their mortgage has increased even though they have been paying for years, it made me think. If I remember correctly, my loan amount was for \$107,000. I checked the other day to see how much I owed and they said I owed \$108,000. I refinanced that loan 3 plus years ago. Unfortunately, my credit has taken a hit and there is no way I can refinance with another company. So what does one do?

Robin of Surfside SC

This company is the worst. First they list the info for the house I am trying to purchase in the wrong county. Once they do have the right county it has taken 20 days for the appraisal considering I have a 30 day diligent period. I still have no appraisal after 21 days. I called today/Saturday and there is no one in office that can call or reach appraiser when it was due Thursday. Still no answers. Not unless you

are ready for frustration and aggravation do you need to use this company. They always have an excuse for everything! BEWARE!

Ken of Baldwin NY

The company informed me that they picked up servicing my loan after the first payment was due. They insisted that I pay that payment even though the first payment was rolled into my closing costs. They claimed it wasn't. Then they started paying my taxes even though it is a non escrow account - never informed me that they were going to do this. They started to apply additional payments to my monthly payment with no explanation, slammed me with forced place insurance when policies were in full effect. Held and applied payment well after they were sent and sent me a default notice which I never got then stop cashing my checks. In short, try not to do business with these people. I understand they are now being watched by the authorities for the next 5 years. Maybe things will change.

Karen of Manchester NY

We had several issues that are their errors! Refuse too change SS, they (PHH) claim they bought the loan with the late fees which are from March and November 2012!!! Numerous expenses sending all documentation requested, never resolved! According to what's online, PHH is in business with HSBC!! WHO BY THE WAY IS WHO PAYMENTS GO TOO!!! SAD THESE THIEVES GET AWAY WITH THIS!! WE'RE CURRENTLY TRYING TO GET A PAYoff and these

crooks may foreclose rather than work with us!! WE HATE HSBC AND PHH!!!!

Loretta of Queen creek AZ

haven't had any issue with PHH until I realized my six payments that should be applied to principal weren't. I have called twice and was told that it will be reversed and to check my account in 5-7 days but still nothing is accurate. I don't find it acceptable for my mortgage company to cash a check and then place it in suspense when the goal is to lower my interest paid and pay-off my mortgage sooner. I will call again today and request to speak with a manager in hopes of resolving this issue.

Katie of Champaign, IL

1st - in order to make a mortgage payment online to PHH, one has to pay a \$12.00 processing fee. This is a gouging financial practice. 2nd - Payments are due on the first of each month, but payment is not late until the 16th. If payment is mailed on the 4th or 5th from Champaign IL, PHH conveniently does not receive it in Palatine IL, until sometime after the 16th making the consumer responsible for a late payment fee. Because of the way my income is received, I cannot pay on the 1st of the month. I will either mail my payment during the first week or pay online. In both cases I am the loser - either with the processing fee or the check gone missing thus I must pay PHH a late fee. Don't tell me to have a direct debit to my account set up. I don't want to do that for a number of reasons.

Catherine of Portland ME

Does there happen to be a class action lawsuit started yet? I'm finding it difficult to prove anything such as sending in not one but two homeowners assistance packages and finding out they were "misplaced" and "never received." Increased my payment by \$400 and refused to take my original payment. When I told them I was borrowing money just to make the original payment (hence the request for loan modification) and couldn't make the extra \$400, they suggested I apply for the homeowners assistance program. I informed them that I had already sent it in twice. I just want out and don't know what to do. What I do know is that this mortgage company is incompetent. The right hand doesn't know what the left hand is doing. Lawsuit?!

anita of glen rock NJ

Same story as all others. These people do not intend to modify any of the loans. Either they are so understaffed or plain fraudulent. Then why promise something they didn't intend to do. This company needs to be taken over and sold off in pieces. Just like they are selling other people's homes in foreclosures. I'd appreciate an email back with any of their officials to discuss further.

Cathie of West Bridgewater MA

I started just like everyone else. I total agree we need a class action lawsuit against these people. I'm at the end of my refinance that

started in January 2014. I was just told on Friday evening, the cowards, "Due to miscalculation from your Edward Jones accounts we're done, we cannot do anything else. If you'd like to speak with the Supervisor on Monday you can call back, but we cannot refinance your loan."

Not even a sorry! Oh, I called back three times on Friday night and she just ignored me. Her name is Ann. I'm in an interest only loan since 2004, It was great at the time. I have tried to refinance to a 30 year fixed with PHH Mortgage three times now the first time I sort of knew it wouldn't go through that was in 2008. I tried again in 2010; however I did not have enough.

The third time early in 2012, they just ripped me off \$500.00 with some lame excuse that my LTV wasn't strong enough and that it was 32% I needed \$27,000.00 to put up or on the mortgage to pay it down. I HAD \$50k and they knew it! And they never returned my calls just took my \$500.00 from my credit card and I kicked myself in the ass. I needed to stay in the house to raise our children after their father had left in 2002. I only had a part time job and needed some cash to pay off the equity owed to my ex-husband and start a new career, which went very well.

I have \$250,000.00 in an interest only loan at 6.65% since 2004 that means that I have paid PHH Mortgage \$182,160.00 clear into their pockets, without paying a penny to my principle in INTEREST ONLY. I have never been late with a payment. My children have all gone their own way and the only way I could keep the house was to rent it out. My house just appraised for \$390,000.00 my LTV is 64.10%. They

told me I had no problems my credit score was high and I have a reserve with Edward Jones that was an inheritance.

They said "you can take out a 10k payout and refinance to a 30year fixed with min. closing cost because it was with PHH. My interest rate came in at 5.04%. I have a great job 3k+ a month. My closing date is supposed to be March 28th this week! Two weeks ago, Ann calls to tell me the "underwriter" says I need to "CLOSE" all credit cards I listed on a sheet of paper and signed (this requested by underwriting) that I wanted to pay off with the 10k payout. I was stunned, furious and distraught, that "MY" Mortgage company would want me to purposely sabotage my credit score and rating!

I begged for another way out all week. I didn't sleep the whole weekend of March 15th. Ann assured me this will be the "ONLY" thing they need. "Everything else is done; we are all set to finish with underwriting". So foolishly and being held hostage by MY OWN MORTGAGE COMPANY! I had no choice I was so far into the refinance by now, I gave in and CLOSED all five credit cards and painfully retrieve five closed letters, three of the credit cards I had great standings with for over 20years.

And if I had known at any time that underwriting may make me close credit card accounts, I wouldn't have even asked for cash out or I would have pulled out of the loan and asked for a redo. In the end it was all because "UNDERWRITING MISCALCULATED or MISREAD my Edward Jones accounts (mind you those were some of the first papers I gave to Ann at PHH Mortgage in January). It seems to me

they owe me now for making such an awful mistake. Now I have to suffer.

I'm so upset, I just can't believe that so many people have walked away from their homes unnecessarily and I'm doing everything I can to save mine and PAY them, and I'm able to keep paying my mortgage and they just completely sabotaged me! I've been crying for two days now and I don't even want to make any more payments I just want to see them lose all the equity in that house..... I'm so pissed! Any suggestions! I really want to sue them, this is not right, this is unconstitutional. Please give me some feedback anyone.....

Ruth of Murphysboro IL

I started just like everyone else. I total agree we need a class action lawsuit against these people. I'm at the end of my refinance that started in January 2014. I was just told on Friday evening, the cowards, "Due to miscalculation from your Edward Jones accounts we're done, we cannot do anything else. If you'd like to speak with the Supervisor on Monday you can call back, but we cannot refinance your loan."

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Ruth of Murphysboro IL

I've been in communication with these people for 10 months now. We put our home up for sale in May of 2013 when we realized we could no longer afford the payments. We had already received a loan modification prior to this. But because we were only paying 40 dollars a month on a 96,000 dollar loan after 6 years we had no equity and a house that was deteriorating around us and no way to fix it, we decided to sell. Well after 3 months, no offers and only 4 showings, we called them and the games began. We sent our personal information only to have it lost. We went through 3 different people sending our banks statements, pay check stubs, communicating daily through emails only to be told we needed to resubmit because they lost it or the paperwork was "stale".

We had to move out because we could not afford the heating cost and to get the house ready for sale, you know painting, carpet, etc. But we were vandalized, plumbing was ripped out and heating system destroyed. Didn't get enough money from the insurance to do all the repairs and finally had stop making payments so we could pay the Dr. bills. They started foreclosure after all the emails and communication. So now here we are 10 months later and we have a deed in lieu in the works. They promised to a waiver of deficiency and a 2500 dollar check for relocation. We get the paperwork and there is nothing in there about the waiver. So I ask them where is the paperwork for the waiver of deficiency? They said, "Fill out the paperwork first signing the deed over to us first then we will honor the waiver." Hmmm?

In the meantime through all of this, we tried to get some of the repairs of the plumbing done with the insurance money. The plumber was

nearly done when we get a call telling us that there is a man out in front of our house with a trailer padlocking the doors. So needless to say, the work didn't get done, there was no access to the home? If there is anybody out there that can figure out PHH Mortgage please let me know. Because this is the most idiotic thing I have ever experienced. Never again will I ever deal with any mortgage company. Next time it will be a small town bank that funds their own loans. Better yet I will just save my money and pay cash.

Barwanna of San Diego CA

started a loan modification 6 years ago with PHH. We asked for assistance after our loan adjusted, and the payment increased by approximately \$500.00 per month. I had just finished treatment for a life threatening illness and could not afford the increase. At first PHH outright refused to assist us stating that they did not have programs available for borrowers who were current on their mortgage. So, we retained an attorney to assist us with the process. Almost immediately after we obtained an attorney, PHH paid our back property taxes and placed them on top of our loan for a year, increasing our new payment from over \$4,500 per month to over \$7,000 per month for a year.

They refused to contact our attorney or provide any information about our loan modification. After being given the runaround we were placed in foreclosure after four months. They stated that they were in compliance with CA. Civil Code 2923.5, which states that they made at least three phone attempts to contact us to prevent foreclosure. That was completely false. We were never able to reach the one

person who held the fate of our loan modification in his hands. I had to contact the Governor's office, the Senator's office, and the Department of Corporations, who regulates businesses in California.

We finally obtained a loan modification almost a year later, but the payment on our first mortgage became larger than the original first and second combined. We have since applied for two additional modifications. Unfortunately, PHH only allows us to receive their in house modifications, which only reduce the interest for a short period of time. Lastly, they refuse to participate in government programs which provide principal reductions through government grants. When we asked why we are not allowed to participate in a program our investor participates in they said they didn't know, and gave me the number to the woman in charge of Keep your home California. I have made several attempts to contact her, but she does not call me back.

Ralph of Troy OH

I joined a mortgage accelerator program with HSBC Bank twenty years ago when purchasing my first home. In the ensuing years we have stayed with them despite changing mortgage companies. Back in Sept of 2013, payments started going to PHH for some reason and they were initially making payments to the company that currently holds my mortgage. Payments were spotty and also not for the full amount that they were taking from my account, sometimes covering the principal payment but not interest. Since the beginning of the year, they have taken over \$2000.00 from my account and none of this has gone to my mortgage. I found this out when my mortgage company's collection department called to tell me I am in default on

my loan with them. I have tried repeatedly to contact PHH about this and I keep being told that they have no record of me or any payments made to them yet it clearly shows on my bank statement that payments have gone to them. Has anyone else had this type of issue with them?

Nicole of Warsaw NY

My husband received a phone call telling him that he is pre-approved to refi. We at the time were definitely looking to do that because of the rates being so low. They tell you that if you don't fulfill your end by submitting paperwork by a certain time then you are charged 500 dollars. So we agree. We send in everything they need. Then they call and say "No you're not approved and oh yeah, you still owe 500 dollars for fees to try and refi the loan"???

Rick of Austin AR

I think we need a class action suit. My wife had to take a cut in pay due to health issues. Shortly after that, she was laid off. We applied for a loan modification at PHH Mortgage. We were assured that we would qualify. The case manager told us that we needed to stop making payments so that we would be in the right position to qualify. We submitted the paperwork and followed his directive. We called him once a week to check on the progress. Every week he would tell us that something was missing in our paperwork and ask us to send it to him and that when he received that missing document everything would be ready to go. When we would call the following week, he

would say he didn't receive what we sent. We would explain that it was emailed, he would say wait let me look and it would be there. Some weeks he would say we just needed to be patient, then the next he would say we missed signing something.

After several months of this, he informed us that the paperwork would need to be done again because it was out of date. We did it all over again and sent it in. He continued to tell us that we didn't need to make a payment, things looked good, it wouldn't be long until approval, and just be patient. After 4 months we received a letter saying they were going to foreclose. We called our case manager and he said we needed to either make all of the payments at once or lose our home. We are in Chapter 13 so we are now in the process of adding it to that plan. We were lied to. It seems we were sabotaged on purpose. It makes no sense. I fear for others that this can happen to. They need to be held accountable for what they are doing to home owners.

N. L. of Conyers GA

I am so tired of my payments being posted late. They are so unorganized. I wished that you could make payments directly to them without have the processing added to your mortgage. Urrrrrh!!!!

sherry of mebane NC

Got a loan thru credit union and was sold to PHH. In 20 years of owning I have never had to pay escrow. In the last 2 years of having PHH we have had to pay escrow 2 times. On our closing we had

escrow signed up so that we would not have to make a payment at beginning of the year. Now each year we get a bill because they have said we did not pay enough. We called and talked with them and asked to have this fixed and they said they look at last years taxes and insurance to calculate. I wanted to pay more so that it would cover it and they said they will send back the extra we send because it is too much. I understand insurance and taxes go up a little but ours has gone up many hundreds of dollars at a time and the purpose of escrow is to hold extra money.

Deanne of madison IL

My husband was laid off in September 2012. I was able to keep up the payments on my salary, but missed one month when my daughter's apartment caught on fire and she needed our help in another city. I contacted PHH to explain the situation, and they said to just pay \$250 extra each month to catch up the missed payment. Even though that was even harder financially with my husband still out of work, I agreed. I kept receiving letters saying I owed over \$1,000 in missed payments. I was putting the extra amount with my payment each month, but they simply applied the extra to my principal and said that I still owed the unpaid amount. I had struggled to repay the missed payment exactly the way they told me to, and they then said that I had not been paying the extra amount AND that they never agreed to those re-payment terms in the first place. I was doing exactly what they had told me to! Now, I had struggled to pay extra each month, that I shouldn't have, and still owe the extra > \$1,000.00. I even sent in my bank statements to prove the amount I

had been paying and I'm still fighting them to apply the extra amount paid to my past due balance. They say they will work with you if you have a hardship situation, but they're full of ** I HATE PHH!

Darin of beaverton OR

My original loan was through Charles Schwab (2006) who transferred their PHH loans directly to PHH. Originally, I was put into the modification loan program in 2010 for 6 months, I was told on many occasions that once I was in the program that as long as I made my payments on time for 6 months I would continue to be in this modified loan. I did exactly what was requested and after 6 months they threw me out of the modified loan and requested payment for all the back balance, which I then paid. I sent every single requested document outlined for the 2009 modification along with my tax statements, bank statements, the 4506T, utility bills, hardship letter, etc. and much more and mailed them in the provided 2nd day UPS which I dropped off at a UPS station. I also called in 2009 and confirmed they received the documents.

I made all my modified payments on time; there was no decent reason why they should have thrown me out of that program at that time. I re-contacted Charles Schwab's Mortgage Service Center Att: HAMP Processing after the 2009 denial because I had called Fannie Mae in December to cry about all this and a representative there told me to just reapply! I thought I'd reapply at that time however I lost heart and felt well, depressed and devastated, so I never filled out a second application.

I reapplied in 2012, I went through submitting documents at their request. I had a homeowner counselor help me and mediate with them and even submit the docs requested only to be told they did not have them and send them again!!! This happened for ONE YEAR. I have months of resubmitted documents, phone calls, emails..... They denied helping me after one full year of complying with all their requests and they could have told me so from the beginning instead of torturing me thus. I also sent these communications to Cc: Sally O'Neil, Office of the Attorney General, State of Oregon who had helped others with the resolve of the above outlined results I sought to help me.

In my 2012 hardship letter:

My funds through loss of employment and due to the economy have a significant reduction of my old income that is insufficient to meet my current loan payments, insurance, utility and living expenses. I can no longer afford my mortgage and have been liquidating my remaining assets to try keep paying it, to go to school, begin a new web business and survive. I desperately need relief to lower my payments to keep me in my home that I have faithfully paid the mortgage and upkeep on over the past 6 years. Other banking institutions have helped people I know in the same boat as follows and I have SEEN their paperwork with my own eyes: Restructure the loan so the total does not exceed 31% of my income amortized over 40 year period at an interest rate of 2%. Set aside/postponing repayment \$50,000 of the loan balance as a no interest; balloon payment payable at maturity for 40 years (480 months). "Forgiveness" and reduction of my principal loan balance by \$30,000.

(* not in the letter...One particular individual received all of the above and \$14,000 refunded on his INTEREST!!!)

I understand that HAMP will be able to do the above outlined for me. I requested over and over again that PHH Mortgage Services restructure my loan to bring my payment to exactly where I can manage payments successfully without duress. I feel that my request for loan modification is crucial and justified. After being denied help for years, they then kept sending me letters and calls offering assistance!!! PHH said I could get into the HARP and once again I submitted documents. BUT the interest was not even ONE POINT LESS than what I had. I have excellent credit and have paid all my payments.

PHH made me PAY ONE POINT or \$1,900 to get the one point lower and they made me reappraise my home and pay closing all over again, I was forced to put that into my loan so another 5 grand in costs to get into the HARP which another year of costs I could barely make with great duress and finally being done at the end of Dec. 2013.

Its interesting to note that when they sent me the very same documents that they had filled out in regards to my income, they had hardly a few hundred dollars as income not the money I had outlined so they did this loan without real information on the RMA documents. THEY put in the false under income not me. I despise PHH mortgage and had not other alternatives but to stay with them. PHH MORTGAGE IS A NIGHTMARE and the WORST of companies out there.

LaKresha of Keller TX

In April 2014, my family and I encountered some financial struggles that caused us to default on our mortgage loan. We contacted the loan company for a program that would help us stay in our home but reduce the payments to something we could afford. We entered into a forbearance and was mailed a packet to fill out and return to determine our eligibility. Once we emailed and faxed our documents, a few weeks later we were told that PHH never received them. So we attempted to email them again only to find out from our case manager that she could not receive emails with attachments. We were then provided with a company email address to use and after another few weeks found out they only received part of the packet.

This back and forth about paperwork took about 4 months in which we received a letter stating that our request for a loan modification had been denied due to missing documents. After complaining to a supervisor and requesting a new case manager, this process started all over with a new packet. After 6 months our forbearance had expired and PHH wanted us to pay our past due balance of \$20,000 in full. Needless to say we played the hide the missing documents game with the new case manager which in turn caused our home to go into foreclosure. I can just about guarantee that they never had any intent on assisting us with a loan modification because our loan is guaranteed through the Veterans Administration. So if we default on the loan, the government will pick up the tab which is what they want.

Financial burdens are traumatic in and of itself, so to throw a greedy, uncompassionate, mortgage company in the mix, makes the

experience psychologically and emotionally horrifying. I am seriously thinking about getting a lawyer; and based upon all the negative reviews I've seen on this site, I think there's enough of us to ban together to file a civil suit. Any takers?

Chris of Ft Lauderdale FL

Whatever you do, don't get a mortgage from this company. If they don't receive a payment (even if it is during THEIR grace period), they will call you at work all day from different numbers, then when you try to explain that they probably already have the payment but just haven't posted it yet (that's a whole other story), they can't understand you because PHH MORTGAGE hires really stupid people that have no training. Most ignorant employees on earth.

Beth of conklin NY

I am surprised by a lot of the negative comments. When dealing with businesses, you need to be your own advocate and follow up on things. My loan mod paperwork may have been lost at first but it was straightened out quickly and the process, although it took some time, went smooth and only one customer service rep out of many frustrated me.

Steve of Reno NV

PHH is my current mortgage holder (they purchased mortgage from Schwab Bank) on my 5% home mortgage which has a perfect pay record. I have lived in this home since my purchase in 1988. I received a letter specifically addressed to me advertising improved rates and specifically my eligibility. Because of a previous negative experience, I had my wife call to see if rate and term can be reduced. After the usual run around we decided not to go through their application torture. Imagine my shock when I receive a loan packet with a GFE (good faith estimate) legal form saying I qualify for a 23.99% 15-year loan which raises my payment from \$1851 per month to \$6723 per month and costs \$10,000 in closing costs!!!! I am a retired senior citizen with a perfect mortgage payment record, have owned numerous properties and have never personally seen a more devious company. I feel that this company has attempted to defraud me. I strongly recommend avoiding any contact with this group regarding mortgages.

Victor of Fort Worth TX

I don't recommend PHH Mortgage co. because it is a lots of unprofessional people working for this company. We decided to contact them about 2 1/2 months ago and apply for a loan. We had in mind to apply for a conventional loan and we told them but they decide it to go for an FHA loan and I do not understand why they did it. But 2 weeks later, we receive a call and some e-mails saying we do qualify for a loan so we start looking for a house and during this time they ask us for tons of paperwork and information. It was so stressful but we decided it to continue with this process. During the process,

they stay in touch over the phone telling us everything was going good.

One day, they call us telling us to be ready to go to the title co. to sign the papers and closed the deal and they call our realtor telling him the same. It was a lot of excitement thinking about signing the documents and moved to our home. They give a day and date to our realtor and to us but 3 hours before going to the title co., we received a call from PHH Mortgage co. telling us we do not qualify for a loan. Now my question is, why they did it that way and what can we do about it? Unfortunately, the home owner had a very hard time during this process. Need an advice because I don't want to make the same mistake in a near future.

Corrie of Crestview FL

We bought our house about 2 years ago. Our mortgage was sold to PHH about a month after we closed on the house. My payment is taken directly from my bank account. They are now calling telling me that I have not made November 2013 payment, in which my bank shows they took the money out on Nov. 4th. Now mind you, the loan is in my husband's name, and since he is in the Army, he is now out of the country and not so easy to reach. PHH will not talk to me, even though I have a POA. The only thing they will tell me is that my loan is past due, and the amount that they tell me was due is more than what my payment is supposed to be. I ask questions, like how they can say that I haven't made a payment, and why is the payment

amount more than what it is supposed to be. And they say they cannot bring up the loan information and to have my husband call them. I already told them that he is not in the country. After 45 minutes of arguing back and forth with someone who barely spoke English and refused to transfer me to a supervisor, I hung up. I am so ANGRY!!!!

Debbie of Sacramento CA

I was in the process of a loan modification with HSBC. May 1st 2013, HSBC transferred all loans to PHH. My 1st letter from PHH was dated 5/6/13, "Sending this letter in reference to your application for assistance. I am pleased to be your designated case mgr... I am your single point of contact throughout the review process. My direct # is..." Problem? No name was given and no, it was not a direct #. "Our team rec'd your foreclosure prevention assistance. Prior attempts to obtain info from you were unsuccessful." They just took over the loan May 1st; no prior attempts were made. Then it states my foreclosure date is 1/4/2010. Problem? Do they not know it's 2013?

May 7, 2013 next letter: "Thank you for your interest. A prelim review of the docs indicates supplemental info is needed to process your request. Which was two (2) items." Then it states, "If the 4506-T is needed and you need another copy...then there is the IRS website." Problem...if it is needed? Not listed as one of the two items requested and how the hell do I know if it's needed? They never sent me a "copy" so I assumed it's not needed. Point of contact was never mentioned.

Next letter dated June 13th: "Now 7 more items are needed and have 10 days. WARNING SAVE/COPY your envelope, this company tends to mail the items well after the date on their letters." It was postmarked the 18th and sent to a mailing address for HSBC. I had approximately 2 days to reply which I did. Again, no point of contact named or a direct phone #. Next contact was a phone call from a Ms. ** on Aug 14th telling me to send my documents in as soon as possible a letter was sent to me on Aug 7th. I have no idea what the hell she is talking about. I went to the wrong address, there was nothing.

I went again on the 17th. There is my letter dated August 7th but was not postmarked until the 13th. This time it is 9 items being requested; most they rec'd already and now the IRS form 4506-T. Yet, they sent no documents to fill out. Appears they don't like to send documents. I downloaded documents from the internet and faxed their latest request. I found an HAMP application filled it out and faxed that as well (was not requested to do so by PHH). This letter had an e-mail address which when I tried to e-mail it came back. The letter also had a typed name at the bottom, Ms. **, yet a Ms. ** contacted me on the 14th?

Next letter dated Sept 24th, I was denied the HAMP loan. This one says, "I am pleased to be you case mgr. I am your single point of contact." Again no name no direct #. It further states, "We will work with you to explore other options. If you have not completed a financial assistant package or supplied the required documents, it is very important you do so; we have enclosed one for you." No they did not. Since I rec'd this on the 27th and due to the time difference

of New Jersey I called on September 30th and requested the packet. Two days later, I come home from work and the trustee sale of Nov 4th was plastered on my door.

At the end of October, Ms. ** left a voice-mail message wanting to know what my intentions were? No one bid on the house, now it is PHH's. I was not aware of this company's business practices let alone the violation of the homeowner bill of rights effective 1/1/13. I was never given or denied a modification loan and per the September letter still believed it was in progress. I read the horror stories and someone wanting to do a class action suit is a great idea.

If you know of any California resident that has PHH who is also a victim of PHH, have them contact the attorney general's office, file complaints with all known departments. They violated our rights and law; they need to be ran out of business. Those of you in other states, check the laws to see if you are protected and file, file, file complaints everywhere. These are horrible stories what they have done to people.

Theresa of St helena SC

I lost my job due to a worker's comp case and was unable to make my payments to PHH. My husband and I were trying to live off his disability but it wasn't enough and I was without pay for about 2 years. I contacted them for help and they sent to a bunch of papers to fill out for a modification which I did. It was a nightmare and when I

would call to check on things, they were rude and didn't try to help me at all.

I was finally told they would not help me. I got behind on payments but finally found a buyer. I found out when checking my credit that they had sold my mortgage to Fannie Mae which I nor my husband knew anything about. I would never recommend this company nor use them again. I think they had no intentions of helping me with a modification when they sent out the paperwork. I was never behind until I lost my job. I would like to know how them selling my mortgage will affect me buying another home?

Charlie of Havre de Grace MD

My mother-in-law passed away on August 7th. I called PHH Mortgage Company at 1800-449-8767 to ask them how I should send the death certificate, new bank acct information and Power attorney for my father-in-law. The customer rep told me to fax to them. Three days later after I faxed to them, I called them again, another customer Rep told me that they didn't accepted fax and I need to mail them a copy. One week later, I called them again after I mailed them the copy, another customer Rep told me that they did not accept copy, they need the original power attorney. I was concerned that they might lose it, he said they process them all the time, and they would mail them back to me in 24-48 hours after they noted to the acct.

I used registered mail to mail them the original copy of the power attorney. According to the tracking number they received it on Sept 17th. Two days later, I called PHH again to ask them to make sure to send the power attorney back to me. They said it will take 7-10 business days. I called again after 10 business days, the customer Rep told me that they never asked original power attorney and they would never send them back to customer. I asked for supervisor, they refused to let me talk to the supervisor. I finally called USAA who was our original mortgage company. The USAA Rep got hold of the PHH Mortgage customer services supervisor Lillian **. She promised that she would call me back in 48 days hours. I waited about four business hours, she did not call me back.

I called the customer services line again on 10/7. The Rep refused to let me talk with the supervisor. When I asked about my status of the power Attorney, she hung up on me. So far, I have called at least 20 times, each time I got different story from PHH Mortgage center Rep. So far, I still have not had my power attorney back and have no idea when and if I am going to get it back. My father-in-law is very ill. I don't know what to do if he gets sick!

Joe of Long Beach CA

What a miserable experience. I give one star only because there is not a place for no stars! Kept delaying me with high school type advisors for weeks and weeks, etc. After two months gave up on the refi after the rate kept climbing and they had the audacity to charge me \$500 for leaving them w/o an agreement. They should be investigated.

Frank of Plano TX

Last two years, I have been in and out of jobs due to the economy. I tried my hand at starting my own consultant business, but as most people know, it takes a year or two to get that sort of business stable. During this past year, my wife and I had problems making our mortgage payments. We tried to get a loan modification; however, the process was very time consuming and we were never successful in getting the process started. We were told to keep the mortgage 60 days past due in order to get approved for the modification. Then the fun started. One month, we went 90 days past due and we begin getting the letters of intent of foreclose. We attempted to make a payment; however, we were told we had to make two payments.

After five months of this, it finally went to PHH Mortgage lawyer and we raised the funds to pay \$6,000 to keep the foreclosure from going forward. That was made in April of 2013 and it took three months for this payment to be recorded and the foreclosure to be removed. The house was taken off the auction block; however, we were not allowed to make a payment until it was recorded on PHH Mortgage. That took April, May, June. Finally, we were allowed to make a payment but since it was so far behind, we had to make another large sum payment. Then we were told a payment arrangement had been made and we could start by making one payment and then once a month make large payment to cover the amount.

However, we still could not make a payment. Then we were sent a letter that since we have not made a payment as agreed, we were

denied a payment arrangement and would have to make two payments. This went on for two months. Finally, I have some type of agreement with PHH to make a payment but still get cut off monthly from making payments. It seems like PHH Mortgage would rather foreclose on a customer than allow them to make payments. I am ashamed that USAA Federal Saving Bank which I dearly love is associated with PHH Mortgage. I wish there was some way I could relay my satisfaction of PHH to USAA.

Scott of Grifton NC

We have been trying to refinance our loan and you get nothing but delays and delays from these people. Which I believe, is because they are hoping you get fed up and drop the process so they continue billing you the higher rate (If you also try to get the pay-off information to remove the PMI, same thing). We gave up on the PMI and now have submitted our paperwork several times so far to refinance the loan and even when requested, they never contact you to say they have received it or that is all correct. Once you finally are able to contact them again and have them to say they have it all, they say the review process will be 30 days. And then you are never contacted. Once you finally able to contact them again, they say one block or two was not perfect and you have to resubmit again. - And, of course, now your last two months of pay stubs and statements are now outdated and newer versions have to be resubmitted also. Which, then again, their process will take 30 days to to "review" the documents. - Also never use U.S. mail, scan and email everything, or the, "I never received it", is another excuse they use. - After this

constant runaround and now after reading the other reviews, I find it's time for me to get a lawyer involved. This is a scam company. Never ever use this company!!

John of Houston TX

PHH Mortgage more than doubled my Mortgage payments overnight without explanation. Calling them is useless, because you will get connected to a person located in Bhopal, India who can't speak clear English, and who transfers you to another person who is equally hard to understand. This cycle goes on until someone hangs up on you. Meanwhile, even though you have less than \$20,000 left on your loan, they send you threatening letters that you are behind on your Mortgage, and unless you pay them an amount that keeps changing, that they will start the foreclosure process.. It used to be that you could call PHH Mortgage, and they were helpful, and considerate. It would be nice if PHH Mortgage would go back to that business model.

Jill of Toms River NJ

We've had our mortgage with HSBC for 20 years. We never missed a payment or were late for a payment. We had two feet of water in our home after Super Storm Sandy. PHH is holding our insurance money hostage. We've made numerous calls with no satisfaction. If we were going to walk away from our home, we won't have fixed it. Our next step is to file a complaint with the Insurance and Banking

Commission. I never had a problem when I was dealing directly with HSBC. Consumers beware!

Janet of Chagrin Falls OH

I had never been late on a payment since I purchased the home back in 2006. I had a major home repair that needed taken care of in 2012. Because I am on a fixed income, I missed one payment in order to repair the problem. Received phone calls from PHH in Jan. 2013 about the late payment, and at that time advised of the HAMP program...Opted into this with PHH, received the paperwork, signed everything and returned it. Did all the necessary requirements, and was notified I was accepted for the modification...

NOW here comes the kicker...after making all 4 of the required modification payments, along with the notarized documents, and required Fannie Mae credit counseling, I receive a phone call the 2nd day of August stating they never received my 4th, last and final payment. So therefore my HAMP modification plan is denied and canceled. After which she states I would have to reapply all over again. What is their problem...How is it that all of a sudden they never got my last payment???? Is it because they want to continue to receive their 7.25% interest rate, instead of the 2.25% that my new loan plan would have called for?????

This is strange. How all of a sudden, I get this call exactly the 2nd day after their 30 days to get the payment in deadline...Mind you I sent it in a M.O. on the 10th of July...I checked with the M.O. company and it hasn't even been cashed yet. I'm believing PHH held the money

order so they could come back to me as say I have been denied, because I never sent in the 4th and finally payment. I think they are ripping off the government, while still taking people's money, then trying to force them into losing their homes...This seems like unfair practices if ever there were any...And at this point, I do not trust them at all. I will be contacting several people on Monday morning. I won't give them the chance to bamboozle their greedy fingers onto my home.

Alice of tijeras nm

If you are thinking about buying a house or refinancing, do NOT use PHH Mortgage. Without using a lot of every expressive and colorful language, I cannot adequately convey how absolutely IRRITATING they have been for the last two weeks. They paid taxes in April that were already paid by my title company in March, raised my payments to cover the escrow shortage, and have the NERVE to threaten me with a bad credit report if I don't pay the difference. It took me four hours to research what happened and they are going to take 30 working days to research after I already gave them ALL OF THE INFORMATION. Robocalls every day at all hours demanding the additional payment. I spend hours a week with these folks on the phone, each rep assuring me that no additional payment is required and I won't get anymore annoying phone calls. WRONG. The guy today says he cannot see any data like that recorded anywhere. The next guy says he can see all of that. What the heck????

Carole of clementon NJ

Am 70 yrs old and have been dealing with PHH for 14 years. Never had a problem. Always prompt and courteous service. Very reputable. Have seen their offices in Mt Laurel. Can assure you they are very big and busy but always available for you.

Jeffrey of Lafayette IN

PHH Mortgage tried to foreclose on my house without ever even going to court. They started the proceedings without notifying me. My home was listed as going up for Sheriff's Sale in our local newspaper twice. I have never been so dissatisfied with any one group in my life. These people are absolutely a nightmare to work with.

Olivia of Monterey Park CA

I have a mortgage with HSBC. I make my payments using online bill pay, as always and sent it to Buffalo, NY, until May 7, 2013. Since then my nightmare began, because I was doing a refinance and I noticed that the May statement showed an unpaid balance due. The underwriter of the refinancing institute required the payoff demand of my mortgage from HSBC. So they find out that the April payoff demand is the same as May 2013. I called HSBC to find out and they told me that the payment for May 2013 will be transferred to PHH Service Center to be taken care of. It may take a longer time to transfer from NY to Pasadena.

Later, I received a new statement with new loan number and new mailing payment address in June. I made my payment with Citibank

online bill pay to the Pasadena office on June 6, 2013. In the meantime, I keep calling them to find out where my May payment went. They told me to fax proof to show I had already made my payment to them, so they would investigate where the payment went. In the first and second time they told me fax to 1-856-917-8322, it took 24 to 48 hours for the system to update.

After I faxed it on 6/12/2013, I kept calling them every day to see if they had received it yet. On 6/14/2013, I called them again to see if they got my fax yet. They confirmed my fax number and told me that it was not the correct number to fax. I should fax it to the Missing Payment Department at 1-856-917-2946. So I faxed it again to both numbers. And I requested them to give me a letter to state that I did make my payment on May & June without late. Some kind of error might have happened from the bank, but they told me that they couldn't give me any proof letter because it was their policy and they said they couldn't help.

On 6/17/2013, I called again and confirmed they still didn't get it. So, I had to go to a branch in person at 227 W Valley Blvd #198B San Gabriel, CA 91776 and asked them to fax and follow up for me again. They called the same number but the branch officer said that PHH didn't find my conversation record. They gave the branch the same fax number that I used before. I told the branch officer that they said that wasn't the correct number. I followed up on 6/18/2013 with her and she told me finally that PHH got my fax and they used my June payment to cover the May payment. They still didn't know where my May payment went. I requested a letter from the HSBC branch but

they told me after the loan passed to PHH to be taken care of that HSBC could not do anything.

The next day, I asked HSBC branch officer to follow up for me but PHH said they could only talk to the borrower. So I called PHH to ask for a proof letter to state the error happened and it was not the case of late payment. PHH stated that they needed another 2 to 3 weeks to investigate. I really feel helpless and hopeless. And every time I call the toll free number, I have to repeat the whole story again and again to different customer service personnel. And they keep giving me different fax numbers and asked me to fax their manager department, 1-856-917-8291. I contacted the customer service manager, Ross **, about this incident on June 26, 2013. He could not find my record and could not understand my situation clearly. He was not helpful and like day dreaming in the entire conversation. He was not willing to solve my problem and hung up my phone.

I think HSBC made a big mistake to let PHH to take care of their mortgage loans. PHH is a bad management company and created the mistake without admitting their fault. I have lost the chance to get a better refinancing interest rate and got the rejection of my refinance application by the underwriter. HSBC has my proof payment letter from Citibank to show I made my payment on time but PHH said they could not communicate with their lender, HSBC. It is ridiculous and clearly shows PHH has a bad system and cannot keep track of their payment system. PHH has a bad customer service system and cannot even provide accurate information to customers.

I do not want to deal with PHH anymore and I hope HSBC can stop using this management company. I have no idea if this complaint letter will be followed up by a proper person in HSBC but all these mistakes caused my loss at a chance to refinance my mortgage. If anyone wants to complain about PHH, try the Federal Reserve, Federalreserveconsumerhelp.gov.

william of st peters, mo

We had a mortgage with PHH and a second also. Like many, the value was not there to pay off both loans. So we got a lawyer put the house on the market for short sale. Long story but the quick story, the second mortgage company would settle for \$6,000.00. We owed PHH \$249,000 and \$6,000.00 is \$254,000 with some late fees. We had a contract for \$275,000 that would be \$21,000.00 that PHH would have made. They would not take the deal. My lawyer did everything she could do. But they foreclosed on us anyway. Now the house sits empty. Thanks.

Christina of maysville nc

We bought our house in 2009. We had a set of twins very early. They required a lot of things so we got behind. We went on a payment plan and I was making the required payments by the schedule, they told me. All of a sudden, a payment came missing. We went for a modification. They sat on it for a year and gave it to a guy they didn't

know about our type of loan, which is a VA loan. I contacted an attorney and told PHH. All of a sudden, it got fixed in 30 days.

I got sick in November 2012 and found out I had a brain tumor. I had brain surgery in January 2013. In February, my husband paid over \$2,000 to help catch it up and asked for a repayment plan to do the rest. They said no. Month after month, we called and they denied us. We just found out they put it into foreclosure and said we had to pay \$4,000 for 3 months behind. They just put our account to the attorney the day before. Our payments go up and down when we are supposed to have a fixed rate. They say our taxes go up or down every year. Stay away from these guys.

Cindie of garden city MI

My Mortgage was purchased by PHH in April 2013. I had a loan modification in the works with my previous mortgage company and all the documents to support it. PHH had my mortgage amount posted as \$1756.00 a month, it was only \$915.00. Once we fixed that, they sent back my May payment twice stating that I was not paying the full amount owed. I had a case worker, Ms. **, who sent me an introduction letter 4 times; however, she was clueless when it came to anything.

I had to send over the same documentation 7 times. I scanned and e-mailed it, faxed it, and sent it by UPS. Yet, they still said they hadn't received the documents. No one would return my e-mails or phone calls. Nothing seems to make any sense. They tell you one thing, and

the next day it's like the conversation never took place. I finally had to contact an attorney and file for chapter 13... It's sad, because the rest of my credit was perfect. Stay clear!

J of Belgrade MN

From our own personal experiences, if I were you, I would run as fast and as far as I could get away from PHH Mortgage. If your bank says anything to you about PHH being involved with your mortgage, get up and walk out. Your life will be MUCH happier and less stressful.

Cassie of Toledo oh

PHH is a nightmare. We had our mortgage sold to them about a month after we bought our first house. That was in November. It is now May and every month, they mess up our payment somehow. We have had four late payments because they told us our automatic debit was set up which didn't go through, and they failed to notify us that we were late. We didn't know until we got a letter from a collection agency! My credit score went from 755 to 660 solely because of this. I've never had late payments in my whole life. Then, when we called to get things settled, they never get it settled even when they tell us. One day, someone says one thing; the next day, another person tells us the complete opposite.

On top of all that, they set us up with a case manager who promises on his VM to call back within three hours. Yeah right! I called a week ago and haven't heard a peep. And then, I called to make my payment, and the collections person has the audacity to ask my why we were late on our payments. Really?! So nonetheless, he heard an earful. Never choose to use this company. They are horrible and by far, the worst company I have ever in my life dealt with. They ruined my credit report and in return really upset me and stressed me out. It will take me years and years to fix my credit! Terrible!

ann of rockford MI

PHH is my 2nd mortgage and I have been trying to get my mortgage modified for over a year now. I used a law office to get my 1st mortgage modified and that was completed in 30 days. I know the laws are different for a 2nd mortgage. Over the last year, I have received countless phone calls from PHH and countless letters telling me my case has been received and is being reviewed, my case has been denied and more current information is needed to continue... PHH even tried to foreclose on me, all while I was being compliant with their needs. I have even filed a consumer complaint, but because PHH is not considered a bank, there was nothing that could be done. I finally went above the supervisor of my case manager. Even though he has gotten this process moving again (that was April 1st, 2013; I started the process on March 1st, 2012), I still have no answer to this day.

adisak of wadwick nj

I have been sending my mortgage payment in the past 20 years right; I never missed a payment or was I late since this company, PHH, took over from American Express Mortgage Company about 5-6 years may be. Starting last 2 years, I stopped sending my payment over the amount above my mortgage payment since I got somewhat suspicious about my account and this company (PHH). I only paid the amount I was supposed to pay each month.

In 2012, PHH sent me a letter demanding that I have to pay the shortage which I knew I don't have a shortage because I paid the amount over the payment each month all along. I called and asked for the statement for them to provide me the fact but they denied doing so. I want to know where my money went. I went online. They even blocked my account and I couldn't access to my account online. I contacted them so many times asking for a statement. They claimed that they sent one to me but they never did.

So if I didn't see where my money went, I would send my money to them! I also went to my Tax Dept. in my town and found out about my tax and my house insurance. It's only \$81 but this PHH Mortgage wanted to collect the money from me of \$499. I called and asked them why. They couldn't produce answers and gave me the statement! Finally, in February 2013, we wanted to do refinance. We gathered some money and paid them \$495.

Two weeks later, they demanded and wanted more money, another \$166 and sent letters saying our house was in foreclosure and also

they have been harassing me at work. They called my work and hung up and called back this whole week! I don't owe them any money! I paid my mortgage on time and never missed a payment. I was never late! This company is out of line and outrageous!

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Most of them now live under a bridge somewhere...

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