



TEXAS DEPARTMENT OF SAVINGS & MORTGAGE LENDING

Douglas B. Foster
Commissioner

August 9, 2013

David McCrae
350 Cree Run
Bertram, TX 78605

Re: Our Complaint File No. 130917; against respondent PHH Mortgage Corporation, mortgage banker NMLS ID 2726, 1 Mortgage Way, Mail Stop LIC, Mt. Laurel, NJ 08054.

Dear Mr. McCrae:

This is to acknowledge we have received your complaint filed under the Mortgage Banker Registration and Residential Mortgage Loan Originator License Act., in the above referenced matter, and to inform you of our determination of your complaint. We have determined that there is insufficient evidence to demonstrate that the respondent violated the Mortgage Banker Registration and Residential Mortgage Loan Originator License Act based on the matters alleged in your complaint, furthermore the subject property is currently under Chapter 13, bankruptcy protection. Accordingly, we will not take further action at this time.

Please be advised this agency has no authority to award monetary damages, through the complaint process, such as those you seeking to recover, as stated on your complaint.

You may also wish to consult an attorney of your choosing to determine what, if any, rights and remedies may be available to you. The Texas State Bar of Attorney's website is www.texasbar.com.

While we regret the problems that arose in your relationship with the respondent, the law requires the Department to have a reasonable basis for believing that a violation of the Act has occurred before we can initiate any further investigation or take disciplinary action.

Thank you for bringing your concerns to our attention and for giving us the opportunity to take appropriate action.

This concludes our consideration of this matter.

Sincerely,

A handwritten signature in black ink, appearing to read "M.P.", written over a light blue horizontal line.

María Pysor
Investigator



PHH Mortgage Corporation

NMLS ID: 2726 Street Address: 1 Mortgage Way Phone: 856-917-0914 Website: www.century21mortgage.com,
 Mt. Laurel, NJ 08054 Toll-Free Number: Not provided www.coldwellbankermortgage.com,
 Mailing Address: 1 Mortgage Way Fax: 856-917-5370 www.eramortgage.com, www.instamortgage.com,
 Mail Stop LIC www.mortgagefamily.com,
 Mt. Laurel, NJ 08054 www.mortgageloanstatus.com,
 www.mortgagequestions.com,
 www.phhmortgage.com
 Email: gerry.gager@mortgagefamily.com

Other Trade Names : Burnet Mortgage Services; Century 21 Mortgage; Coldwell Banker Mortgage; ERA Mortgage; Instamortgage.com; Mortgage Service Center; MortgageQuestions.com; MortgageSave.com; PHH Mortgage Corporation (legal name); PHH Mortgage Services

Prior Other Trade Names : Domain Distinctive Property Finance

Prior Legal Names : None

Sponsored MLOs : 678

Fiscal Year End: 12/31 Formed in: New Jersey, United States Date Formed: 11/16/1977 Stock Symbol: None Business Structure: Corporation

State Regulatory Actions : Yes

Branch Locations (145 Active, 185 Inactive)

State Licenses/Registrations (Displaying 132 Active of 143 Total)

Regulator	Lic/Reg Name	Authorized to Conduct Business	Consumer Complaint
Alabama	Consumer Credit License	Yes	Submit to Regulator
Alaska	Mortgage Broker/Lender License	Yes	Submit to Regulator
Alaska	Mortgage Broker/Lender License - Other Trade Name #1	Yes	Submit to Regulator
Alaska	Mortgage Broker/Lender License - Other Trade Name #2	Yes	Submit to Regulator
Alaska	Mortgage Broker/Lender License - Other Trade Name #3	Yes	Submit to Regulator
Alaska	Mortgage Broker/Lender License - Other Trade Name #4	Yes	Submit to Regulator
Alaska	Mortgage Broker/Lender License - Other Trade Name #5	Yes	Submit to Regulator
Arizona	Mortgage Banker License	Yes	Submit to Regulator
Arizona	Mortgage Banker License - Other Trade Name #1	Yes	Submit to Regulator
Arizona	Mortgage Banker License - Other Trade Name #2	Yes	Submit to Regulator
Arizona	Mortgage Banker License - Other Trade Name #3	Yes	Submit to Regulator
Arizona	Mortgage Banker License - Other Trade Name #4	Yes	Submit to Regulator
Arizona	Mortgage Banker License - Other Trade Name #5	Yes	Submit to Regulator
Arizona	Mortgage Banker License - Other Trade Name #7	Yes	Submit to Regulator
Arkansas	Combination Mortgage Banker-Broker-Service License	Yes	Submit to Regulator
California - DBO	Finance Lenders Law License	Yes	Submit to Regulator
California - DBO	Residential Mortgage Lending Act License	Yes	Submit to Regulator
Colorado	Mortgage Company Registration	Yes	Submit to Regulator
Connecticut	Mortgage Lender License	Yes	Submit to Regulator
District of Columbia	Mortgage Dual Authority License	Yes	Submit to Regulator
District of Columbia	Mortgage Dual Authority License Other Trade Name #1	Yes	Submit to Regulator
District of Columbia	Mortgage Dual Authority License Other Trade Name #2	Yes	Submit to Regulator
District of Columbia	Mortgage Dual Authority License Other Trade Name #3	Yes	Submit to Regulator
District of Columbia	Mortgage Dual Authority License Other Trade Name #4	Yes	Submit to Regulator
District of Columbia	Mortgage Dual Authority License Other Trade Name #5	Yes	Submit to Regulator

Florida	Mortgage Lender Servicer License	Yes	Submit to Regulator
Georgia	Mortgage Lender License	Yes	Submit to Regulator
Hawaii	Mortgage Loan Originator Company License	Yes	Submit to Regulator
Idaho	Mortgage Broker/Lender License	Yes	Submit to Regulator
Illinois	Residential Mortgage License	Yes	Submit to Regulator
Illinois	Residential Mortgage License - Other Trade Name #1	Yes	Submit to Regulator
Illinois	Residential Mortgage License - Other Trade Name #2	Yes	Submit to Regulator
Illinois	Residential Mortgage License - Other Trade Name #3	Yes	Submit to Regulator
Illinois	Residential Mortgage License - Other Trade Name #4	Yes	Submit to Regulator
Illinois	Residential Mortgage License - Other Trade Name #5	Yes	Submit to Regulator
Illinois	Residential Mortgage License - Other Trade Name #6	Yes	Submit to Regulator
Illinois	Residential Mortgage License - Other Trade Name #7	Yes	Submit to Regulator
Illinois	Residential Mortgage License - Other Trade Name #8	Yes	Submit to Regulator
Indiana-DFI	First Lien Mortgage Lending License	Yes	Submit to Regulator
Indiana-DFI	Subordinate Lien Mortgage Lending License	Yes	Submit to Regulator
Iowa	Mortgage Banker License	Yes	Submit to Regulator
Iowa	Mortgage Banker License - Other Trade Name #2	Yes	Submit to Regulator
Iowa	Mortgage Banker License - Other Trade Name #3	Yes	Submit to Regulator
Iowa	Mortgage Banker License - Other Trade Name #4	Yes	Submit to Regulator
Iowa	Mortgage Banker License - Other Trade Name #5	Yes	Submit to Regulator
Iowa	Mortgage Banker License - Other Trade Name #6	Yes	Submit to Regulator
Iowa	Mortgage Banker License - Other Trade Name #8	Yes	Submit to Regulator
Kansas	Supervised Loan License	Yes	Submit to Regulator
Kentucky	Mortgage Company License	Yes	Submit to Regulator
Louisiana	Residential Mortgage Lending License	Yes	Submit to Regulator
Maine	Supervised Lender License	Yes	Submit to Regulator
Maryland	Mortgage Lender License	Yes	Submit to Regulator
Maryland	Mortgage Lender License - Other Trade Name #1	Yes	Submit to Regulator
Maryland	Mortgage Lender License - Other Trade Name #2	Yes	Submit to Regulator
Maryland	Mortgage Lender License - Other Trade Name #3	Yes	Submit to Regulator
Maryland	Mortgage Lender License - Other Trade Name #4	Yes	Submit to Regulator
Maryland	Mortgage Lender License - Other Trade Name #5	Yes	Submit to Regulator
Maryland	Mortgage Lender License - Other Trade Name #6	Yes	Submit to Regulator
Massachusetts	Mortgage Lender License	Yes	Submit to Regulator
Massachusetts	Third Party Loan Servicer Registration	Yes	Submit to Regulator
Michigan	1st Mortgage Broker/Lender/Servicer Registrant	Yes	Submit to Regulator
Michigan	2nd Mortgage Broker/Lender/Servicer Registrant	Yes	Submit to Regulator
Minnesota	Residential Mortgage Originator License	Yes	Submit to Regulator
Minnesota	Residential Mortgage Originator License Other Trade Name #1	Yes	Submit to Regulator
Minnesota	Residential Mortgage Originator License Other Trade Name #2	Yes	Submit to Regulator
Minnesota	Residential Mortgage Originator License Other Trade Name #3	Yes	Submit to Regulator
Minnesota	Residential Mortgage Originator License Other Trade Name #4	Yes	Submit to Regulator
Minnesota	Residential Mortgage Originator License Other Trade Name #5	Yes	Submit to Regulator
Minnesota	Residential Mortgage Originator License Other Trade Name #7	Yes	Submit to Regulator
Mississippi	Mortgage Lender License	Yes	Submit to Regulator
Montana	Mortgage Broker License	Yes	Submit to Regulator
Montana	Mortgage Lender License	Yes	Submit to Regulator
Montana	Mortgage Servicer License	Yes	Submit to Regulator
Nebraska	Mortgage Banker License	Yes	Submit to Regulator
Nebraska	Mortgage Banker License - Other Trade Name #2	Yes	Submit to Regulator

Nebraska	Mortgage Banker License - Other Trade Name #3	Yes	Submit to Regulator
Nebraska	Mortgage Banker License - Other Trade Name #4	Yes	Submit to Regulator
Nebraska	Mortgage Banker License - Other Trade Name #5	Yes	Submit to Regulator
Nebraska	Mortgage Banker License - Other Trade Name #6	Yes	Submit to Regulator
Nebraska	Mortgage Banker License - Other Trade Name #7	Yes	Submit to Regulator
Nevada	Mortgage Banker License	Yes	Submit to Regulator
New Hampshire	Mortgage Banker License	Yes	Submit to Regulator
New Jersey	Residential Mortgage Lender License	Yes	Submit to Regulator
New Mexico	Mortgage Loan Company License	Yes	Submit to Regulator
New York	Exempt Mortgage Loan Servicer Registration	Yes	Submit to Regulator
New York	Mortgage Banker License	Yes	Submit to Regulator
North Carolina	Mortgage Lender License	Yes	Submit to Regulator
North Dakota	Money Broker License	Yes	Submit to Regulator
Ohio	Mortgage Broker Act Certificate of Registration	Yes	Submit to Regulator
Ohio	Mortgage Loan Act Certificate of Registration	Yes	Submit to Regulator
Oklahoma	Mortgage Broker License	Yes	Submit to Regulator
Oklahoma	Mortgage Broker License - Other Trade Name #1	Yes	Submit to Regulator
Oklahoma	Mortgage Broker License - Other Trade Name #2	Yes	Submit to Regulator
Oklahoma	Mortgage Broker License - Other Trade Name #3	Yes	Submit to Regulator
Oklahoma	Mortgage Broker License - Other Trade Name #4	Yes	Submit to Regulator
Oklahoma	Mortgage Broker License - Other Trade Name #5	Yes	Submit to Regulator
Oklahoma	Mortgage Broker License - Other Trade Name #6	Yes	Submit to Regulator
Oregon	Mortgage Lending License	Yes	Submit to Regulator
Pennsylvania	Mortgage Lender License	Yes	Submit to Regulator
Puerto Rico	Mortgage Lender/Servicer (Concesionarios/Administradores de Préstamos Hipotecarios)	Yes	Submit to Regulator
Rhode Island	Lender License	Yes	Submit to Regulator
South Carolina-BFI	Mortgage Lender / Servicer License	Yes	Submit to Regulator
South Carolina-BFI	Mortgage Lender/Servicer License - Other Trade Name #2	Yes	Submit to Regulator
South Carolina-BFI	Mortgage Lender/Servicer License - Other Trade Name #3	Yes	Submit to Regulator
South Carolina-BFI	Mortgage Lender/Servicer License - Other Trade Name #4	Yes	Submit to Regulator
South Carolina-BFI	Mortgage Lender/Servicer License - Other Trade Name #5	Yes	Submit to Regulator
South Dakota	Mortgage Lender License	Yes	Submit to Regulator
Tennessee	Mortgage License	Yes	Submit to Regulator
Texas - SML	Mortgage Banker Registration	Yes	Submit to Regulator
Utah-DRE	Mortgage Entity License	Yes	Submit to Regulator
Utah-DRE	Mortgage Entity License - Other Trade Name #1	Yes	Submit to Regulator
Utah-DRE	Mortgage Entity License - Other Trade Name #2	Yes	Submit to Regulator
Utah-DRE	Mortgage Entity License - Other Trade Name #3	Yes	Submit to Regulator
Utah-DRE	Mortgage Entity License - Other Trade Name #4	Yes	Submit to Regulator
Utah-DRE	Mortgage Entity License - Other Trade Name #5	Yes	Submit to Regulator
Vermont	Lender License	Yes	Submit to Regulator
Vermont	Lender License - Other Trade Name #1	Yes	Submit to Regulator
Vermont	Lender License - Other Trade Name #2	Yes	Submit to Regulator
Vermont	Lender License - Other Trade Name #3	Yes	Submit to Regulator
Vermont	Lender License - Other Trade Name #4	Yes	Submit to Regulator
Vermont	Lender License - Other Trade Name #5	Yes	Submit to Regulator
Vermont	Lender License - Other Trade Name #6	Yes	Submit to Regulator
Vermont	Loan Servicer License	Yes	Submit to Regulator
Vermont	Loan Servicer License Other Trade Name #1	Yes	Submit to Regulator
Virgin Islands	Mortgage Lender License	Yes	Submit to Regulator

Virginia	Broker License	Yes	Submit to Regulator
Virginia	Lender License	Yes	Submit to Regulator
Washington	Consumer Loan Company License	Yes	Submit to Regulator
West Virginia	Mortgage Broker License	Yes	Submit to Regulator
West Virginia	Mortgage Lender License	Yes	Submit to Regulator
Wisconsin	Mortgage Banker License	Yes	Submit to Regulator
Wyoming	Mortgage Lender/Broker License	Yes	Submit to Regulator

State Regulatory Actions While some state agencies may add actions taken in previous years against a licensee, the majority are adding only new actions from 2012 or later. To view complete information regarding regulatory actions posted by the state, click any regulator link.

Regulator	Action Type	Date of Action	Multi-state Action ID	Docket Number	Associated Document(s)
Connecticut	Order - Consent	03/20/2013	N/A	None	Final Order
Kentucky	Order - Agreed Order	05/01/2012	N/A	2011-AH-0093	Agreement
Montana	Cease and Desist	07/06/2012	N/A	2012-0018-MBLO	Agreement, Cease & Desist, Final Order

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