



IDAHO

DEPARTMENT OF FINANCE

C.L. "BUTCH" OTTER
Governor

GAVIN M. GEE
Director

Dear Consumer:

Enclosed is the Complaint Form you requested. Please complete this form, enclose copies of any documents relating to the problem, and return it to our address as shown on this letter.

The Idaho Department of Finance cannot act as a private attorney for you and you should not rely on us to obtain a resolution to your complaint that is satisfactory to you. Our role in any legal action is on behalf of all the people of Idaho. We will consider investigating complaints involving an ongoing pattern or practice of illegal activity. We rely in great part upon consumers who are willing to provide us with information about fraudulent and deceptive activities in tracking illegal business practices. Information from consumers, such as yourself, allows us to identify and devote our resources to the most serious cases involving widespread injury to Idaho's consumers. Within the limits of our resources, we bring lawsuits or other actions in such cases. Information provided by consumers like you is indispensable to our efforts.

Unless you specifically request otherwise, we will attempt to mediate your dispute by forwarding your complaint to the business or person involved, requesting a response. We will forward information we receive to you. There are several other options available to you in attempting to resolve your complaint:

- (1) Your local Better Business Bureau may be able to assist you in mediating a dispute with a business;
- (2) You may want to file an action in Small Claims Court if the amount in controversy is less than \$5,000;
- (3) If the amount in controversy is more than \$5,000, you may have a remedy available to you through a private attorney. If you do not have a private attorney, you may want to contact the Idaho State Bar Referral Service at: Idaho State Bar, P.O. Box 895, Boise, Idaho 83701, (208) 334-4500. The Idaho State Bar and Idaho Law Foundation, Inc.'s website is www2.state.id.us/isb/.
- (4) Depending upon household income and other factors, you may qualify for legal assistance from the Idaho Volunteer Lawyers Association. Their contact information is provided through the Idaho State Bar.

Your complaint will become part of our permanent file concerning the business or person identified, and will assist us in determining the need for further action by this office.

Please be aware that your complaint may be a public document and if so, may be inspected by members of the public and media if a request is made under Idaho's Public Records Law. Your time in submitting this information is appreciated.

Sincerely,

THE IDAHO DEPARTMENT OF FINANCE

CONSUMER FINANCE BUREAU

800 Park Boulevard, Suite 200, Boise, ID 83712

Mail To: P.O. Box 83720, Boise ID 83720-0031

Phone: (208) 332-8002 Fax: (208) 332-8099

<http://finance.idaho.gov>

PROTECTING THE INTEGRITY OF IDAHO FINANCIAL MARKETS

IDAHO DEPARTMENT OF FINANCE

COMPLAINT FORM

**WHEN COMPLETING THIS FORM, PLEASE TYPE OR PRINT AS CAREFULLY AS POSSIBLE
SO THE INFORMATION MAY BE EASILY READ AND UNDERSTOOD.**

Prior to filing this complaint, we request that you contact the company or individual against whom you are complaining and attempt to resolve your dispute. If this proves unsuccessful, please complete this form and return it to the Department of Finance. It is important that you enclose copies of documents relating to the transaction, such as loan applications, collection letters or any other pertinent documentation to aid us in helping you. Do not send original documents that you would like returned.

A. INFORMATION ABOUT YOU:

Name: (Last) _____ (First) _____ (Middle) _____

Address: _____ City: _____ State: _____ Zip: _____

Your telephone: Day number:() _____ Evening number:() _____

B. SUBJECT OF COMPLAINT:

Your complaint is against what company/business? _____

Address: _____ City: _____ State: _____ Zip: _____

Company telephone number:() _____

Date you applied for loan: _____ Loan closing date: _____

How were you contacted? _____

In the space provided below, state your complaint against the firm. Be specific. Be as detailed as necessary to make the situation clear. If needed, use additional paper. Include information regarding any representations you feel to be deceptive, misleading or false.

HAVE YOU WRITTEN THE BUSINESS CONCERNING THIS MATTER? **Yes** **No**

If yes, please include a copy of the letter.

ARE YOU WILLING TO TESTIFY IN A COURT OF LAW TO THE FACTS YOU HAVE STATED IN THIS COMPLAINT? **Yes** **No**

I certify that the information provided on this form is true and correct to the best of my knowledge. I understand that the Department of Finance cannot act as my private attorney, but rather acts on behalf of the public by enforcing laws governing regulated lenders and collections agencies when it is in the public interest to do so. I understand that the Department of Finance does not represent private citizens seeking the return of their money or other personal remedies. I am, however, filing this complaint to notify the Department of Finance of the activities of this company. I understand that the information contained in this complaint may be used to establish violations of Idaho law in both private and public enforcement actions.

Once completed and submitted, this complaint may be a public document and if so, may be inspected by members of the public and media if a request is made under Idaho's Public Records Law. Your time in submitting this information is appreciated.

Your Signature: _____

Date: _____