



STATE OF ALASKA
DEPARTMENT OF COMMERCE, COMMUNITY AND ECONOMIC DEVELOPMENT
DIVISION OF BANKING AND SECURITIES
PO Box 110807 Juneau, AK 99811-0807
TELEPHONE (907) 465-2521

INFORMATION ABOUT THE COMPLAINT PROCESS

The Division of Banking & Securities accepts signed, written complaints against mortgage brokers, originators, and money transmitter licensees. The Division does not accept complaints over the telephone or unsigned complaints by electronic mail. It requires a person's signed written complaint, which establishes reasonable cause for an investigation, before the Division is authorized to investigate the complaint.

- The Division does not resolve commission or employment disputes between its licensees.
- The Division does not have the powers of a Court. It cannot enforce, interpret, modify, rescind, or cancel contracts. It also cannot order the return of deposits or other money. If you have this kind of complaint or are requesting this relief, you must contact your attorney to seek relief.
- The Division does not give private legal advice or opinions or act as your personal attorney or legal representative.

Attached is a complaint form. If you wish to file a complaint with the Division, please complete the form and sign the complaint. **DO NOT SEND ORIGINALS.**

A notification by mail confirms receipt of your complaint. The Division will determine whether your complaint states facts which could establish a violation of one or more of the laws that the Division administers and enforces. If so, the Division will open an investigation of your complaint. If not, the Division will contact you to let you know that we will not take further action based on your complaint.

The person the filed complaint is against will receive a notice of the complaint, if we open an investigation. After the investigation, we review the information obtained to determine whether there is sufficient evidence to take disciplinary action. Please be advised that, if you file a complaint, there is the possibility of testifying as a witness in a hearing conducted in Alaska, against the licensee(s) or registrant(s) in question.

It is not necessary to file a complaint with the Division to proceed with a civil suit. Please note that the Division maintains the Mortgage Recovery Fund to assist consumers who have obtained a civil (monetary) judgment against a mortgage broker or originator who cannot pay the judgment. Not all claims are compensable and a court must order the payment of a claim from the Recovery Fund before the Division may do so.

Please retain this information for future reference.

COMPLAINT REGARDING:

Mortgage Broker/Lender

Mortgage Originator

Money Transmitter

Contact Information:

Name: _____
Mailing Address: _____
City: _____ State: _____ Zip: _____
Primary Phone: _____ Email: _____

Please provide the following information concerning the Mortgage Broker, Originator, or Money Transmitter against whom you are complaining:

Individual/Company: _____
Physical Address: _____
City: _____ State: _____ Zip: _____
Primary Phone: _____ Email: _____
License #: _____ Date of Transaction: _____
Have you filed a complaint against this person or company with another agency? Yes No
If Yes, which Agency? _____
Action take by that Agency: _____

Do you have an attorney representing you in this matter? Yes No

If Yes, attorney's name: _____
Attorney Address: _____
City: _____ State: _____ Zip: _____
Primary Phone: _____ Email: _____

Please provide the contact information of witnesses who have or may have information concerning the subject matter of your complaint:

Name: _____
Mailing Address: _____
City: _____ State: _____ Zip: _____
Primary Phone: _____ Email: _____

Name: _____
Mailing Address: _____
City: _____ State: _____ Zip: _____
Primary Phone: _____ Email: _____

Name: _____
Mailing Address: _____
City: _____ State: _____ Zip: _____
Primary Phone: _____ Email: _____

Name: _____
Mailing Address: _____
City: _____ State: _____ Zip: _____
Primary Phone: _____ Email: _____

Alaska Complaint Form
Mortgage Lending/Money Transmitter

COMPLAINT DETAIL: Please describe the facts involving the alleged violation of the regulations and list the facts of your complaint in the order of their occurrence, starting with the earliest date and working forward. Attach additional sheets as needed and provide a copy of any materials (documents, receipts, etc.) relevant to your complaint.

Have you previously notified them about your complaint? Yes No
How did you notify them? Written? Oral? Email?
Did they respond? Yes No Response: _____

RECORDS RELEASE / DISCLOSURE AUTHORIZATION

I, _____
hereby authorize the Alaska Division of Banking and Securities and its investigators to examine all records and discuss them with any persons having possession of them. I expressly permit, and authorize the release of all requested records which were created before the date of my signature and all records. This authorization shall remain valid until the Division completes its investigation and proceedings arising out of the investigation. I also authorize you to provide copies of these records to the Division and its investigators.

I hereby authorize the Division to discuss these records with persons or organizations, which are considered appropriate by the Division in connection with an official investigation, and to provide copies of these records to those persons or organizations if appropriate. This release specifically includes the Office of the Attorney General, State of Alaska.

I request that upon presentation of this release, or a photocopy reproduction of this release, that you provide copies of those records to the Division and/or its investigators, and/or representatives of the Office of the Attorney General, of the State of Alaska.

I understand that I have the right to revoke this release at anytime except to the extent that the party disclosing these records has already acted in reliance on it. This release is given in connection with an official Division investigation.

Printed Name: _____

Signature: _____

Date Signed: _____