

Martin & Deborah Foley

12 Beaver Avenue

Whiting, NJ 08759

RECEIVED

FEB 05 2013

SUPERIOR COURT
CLERK'S OFFICE

January 20, 2013

RE: 1960 Delaware Avenue, Whiting, NJ 08759

DOCKET NO. F-023925-12

To Whom It May Concern:

I have tried countless times to come to some sort of an arrangement with NationStar Mortgage Co. We did a modification back in February 2009 that turned out to be a disaster. They gave us just 24 hours to make a decision and return the paperwork to them overnight. They proposed a drop in our interest rate from 7.99% to 7.0%. Interest rates at that time were under 4%. We felt pressured and very scared. But we also felt we had no choice, we had to do something in order to avoid Foreclosure. The very next statement came in with a payment amount of more than what it was before the modification. I immediately contacted NationStar and was told my taxes went up. I told them if I was struggling to make the payments before the modification, what made them think I could make a higher payment???. They refused to help me by lowering my interest rate even though during the previous years my interest payments totaled well over \$24,000.00 each year. My wife was hysterical. Our whole life just came crashing down.

I was a Mason Contractor. Back in 2008, when the housing market started bombing out I tried to make arrangements to lower my payments and consolidate my debt. Because I was not behind in payments NationStar told me nothing could be done until I was at least 3 months behind. My credit was always "NEVER LATE". Now my credit is shot. I have had to use credit cards to pay utility bills, grocery shop, car repairs, business supplies, etc. Consequently my credit cards are close to maxed out again. I pay them every month hoping to retain some sort of payment record, but because they are close to max, my payments are very high and thanks to Pres. Obama warning the credit card companies about freezes in the interest rates, the interest rates went sky high. I was faced with a choice of trying to make the nearly \$2900.00 a month payment and make my other bills or feed my family.

I have had (3) Three cash buyers for our home. The first buyer went through my Real Estate Agent. She contacted NationStar on 3 different occasions, left voice mail messages and never got a call back. I also called on 3 different occasions leaving voice mail messages also and never got a call back. When I met the last gentleman that made us an offer on the house, cash offer, while I was having a moving sale to sell my life, I sent an e-mail to Mr. Garcia. This way I had solid proof of sending them the information. I included his name, phone number and cash offer. I have attached a copy of the e-mails I sent. As you can see, it took a few weeks before someone responded back to me.

Again, trying to work with NationStar, we contacted them inquiring about the deed-in-lieu option. I received the paperwork, and immediately submitted it via fax back on 5/31/11. They indicated our vacating date to be June 15, 2011. I crossed June out and wrote July. I never heard anything back so I vacated the property by July 15, 2011. I cut the utilities off, stopped my mail and had it forwarded to my mother's house, found relatives homes for our children to live in. I broke up our home, our family, and all to try to work with NationStar. Then they finally contacted us indicating we had various liens on our property. When I asked what liens he was talking about, he started rattling off all kinds of companies that I never had any dealings with dating back to 1998. When I asked that he please send me the list, I was told to go to my County Office and get the list from them. I promptly went to my County Office and was told that the only lien on the property was NationStar. I contacted NationStar as soon as I returned home and he started telling me, and I can only remember one of them that one of the liens was from Ford Motor Company dating back to 1998. OK, first of all, I have NEVER had a loan with Ford, secondly, it was from 1998. We didn't start building the house until 2000, converted a building loan over to a Mortgage in 2001. We re-financed one other time with Ameriquest before we re-financed again with NationStar. Each time everything was paid off in full. We even had to borrow money from my Mother-In-Law before getting the Mortgage from NationStar because we co-signed a car loan, through Chrysler, for my

brother, that he defaulted on and we did not know about it. We had to borrow over \$5,000.00 from her to pay off that account before we could finish the re-fi. I wanted the list of liens because, as I explained to him, I was worried about identity theft. He refused to send me the list. When I e-mailed him, it took several weeks to receive a response and in the response he indicated that they do not correspond via e-mail. That's because they don't want proof of any correspondence. They are so inefficient at NationStar. One person doesn't let the other person know what's going on. I have dealt with so many different people there.

I tried to work it out with a program I heard about with paying an interest only loan for a couple of years. They would not do that type either. Then while my wife and I were out of town working to keep from going on welfare, we got paperwork from them regarding an interest only payment plan. Well, we didn't get the paperwork until after the deadline. They like to push you into something, giving you no time to reach any type of a decision. This so-called modification was at a very low interest rate that they should have offered us from the beginning. Why now? Are they being investigated? Are they starting to run scared? Welcome to my world.

I have also attached copies of other people's comments relating to NationStar. It's the same story over and over. They act like they want to help, get you to make 3 months' worth of "good faith payments", then they tell you that program is no longer available. I've heard that so many times, that when I finally got them to do a modification, I threw my hands up in the air. I just got tired of no sleep, constant chest pains over the anxiety of trying to work out a payment plan that will work for both of us. I contacted them long before our problems started and they basically told me we had to be getting ready to go into foreclosure before they could help us. I have researched this company and took the liberty of printing out and enclosing just some of the search engines results. It seems we are all in the same situation. We are all trying to deal with inadequately trained employees. Not one person knows what the other is doing and cannot give their customers the correct information.

Since vacating our home, we have gone by and checked on the house periodically. My daughter went by the other day and while peeking in the front door she noticed someone has stolen the light fixture out of the foyer ceiling. We don't know how this could have happened, the house is locked up, she checked all the doors, and we don't know what else is missing from the house since we do not enter it. The mailbox by the road has been knocked off its base. Half of one of our trees in the front yard is lying on the ground from Super Storm Sandy. NationStar was supposed to have taken possession of the house back in 2011. We would never have left the house empty if it wasn't for this paperwork. We felt we had to leave and that the deed-in-lieu was in effect. At this same time we filled out the paperwork for "Making Home Affordable Program" and faxed it back. I was asked what we spend on groceries weekly. I, at first said, approximately \$200.00, she, the woman from NationStar said, and I quote "Oh that's too much". I then said how about \$100 a week on groceries? Of course that's not even possible for a family of four in NJ. We were actually told by this same woman to "stop eating so much". We were told to sell everything, borrow money, even to seek help from welfare to get money to pay them. I was appalled. Of course, after all that, we heard nothing. I only wish I had recorded these conversations.

We have ventured into a new business just this past couple of years. We are still getting our feet wet, so to say. It looks like it could be promising but with just starting out, we have to re-invest a good chunk back into the business in order for it to grow. We took what little money we had and bought ourselves a used RV that is now our home. I thank God for this only because there are so many other people who have nothing, homeless, living in tent cities. We stay at various campgrounds according to where the work is. We are not on Welfare and NEVER intend to go on it. We're managing to pay our bills, sometimes more than the minimum but even at this rate it will take us years and years to pay them off. We don't want to take the easy way out by filing for bankruptcy, but we have been advised to do so. We are old fashioned, we believe in being self-sufficient and not rely on others or to take the easy way out. We are not lazy, nor are we avoiding our responsibilities. We just want to come up with an arrangement that will be affordable or finalize our relationship with Nationstar. That's why we felt the deed-in-lieu would be a perfect solution. We can start over.

We pay all of our bills on-line because we are rarely up in NJ to receive any of our mail. All our mail goes to my mother's home. She is in her 70's and doesn't always remember to let me know if important mail comes to her home. The last modification offer we received from NationStar was an example. We didn't get it until after the deadline. The same goes with this information, or notification. That is why this is so late getting to you. The best way to contact us is via cell

phone, which we don't always have service for, or e-mail, which my wife checks every day. jdpafoley@yahoo.com. Oh but I forgot, NationStar only uses machines, there's really no one there!

My daughter came up with a plan to move into the house so that it doesn't get vandalized anymore and rent out some of the bedrooms to her friends. It has 4 bedrooms, 2.5 bathrooms and a full basement that can be finished. She is in college, majoring in Criminal Justice. Her goal is to become a State Police Officer. She is very levelheaded and a fantastic student. She was a volunteer firefighter and now works at a Veterinarian's Office. This may be an option except that trying to deal with NationStar and coming to an arrangement that is affordable just doesn't seem plausible. Not with our history of correspondence.

We have tried to work with them, but they don't seem to care. My wife has spoken to so many different people there at NationStar and not one person knows anything about what the other person spoke to her about. I have seen my wife in tears more over this situation than I have seen in the last 23 years with her.

We have done everything we could possibly do to make our payments. Nationstar told us to sell some things to help make our payments. The first thing we did was cash in a CD that my wife had had for years. That covered one payment. My wife cashed in her 401(K) and her IRA to make additional payments, even though we knew we would be penalized and we took some serious losses. Her IRA was at one time was valued at over \$10,000.00 but with the stock market crashing it was valued at around \$2700.00 when we cashed it in. We kept thinking, it's okay, we can still start over. Then it got to a point that I had to start selling my Masonry Equipment. I had a Bobcat that I paid over \$30,000 for with a trailer when I bought it brand new. I got just \$8,000 for it, again, to make some mortgage payments. All the while thinking, I can start over. I sold my scaffolding, my mixer, my tamper, my jackhammer, all for next to nothing, just to make a couple of mortgage payments. Again thinking, I can start over. Well, I am 53 years old, a disabled Veteran and I am having a very difficult time thinking, I can start over. When will it end?

This home was our whole life. Everything we ever worked for our entire lives was this house. Our plan when we built it was to live there until our children were grown and out on their own, then, sell it. The equity was to contribute to our retirement. We were house poor when we first bought it, but we had good plans and goals. We didn't foresee the economy bottoming out like it did. We did everything we could, but now we have to start over. I am 53, my wife is 56, and how much can we start over with at this point? We have no savings, no retirement monies set aside. I hate to say it, but at this point, we may never be able to retire. I'm not saying that's a bad thing, but Social Security is not enough to rely on.

I know I may sound like I am rattling on and on, but I can't afford an attorney. I am just trying to show you that I have tried, honestly tried, to make arrangements. We love our house, our home. We don't want to just let it go, we just have no choice at this time. How can I start over, when I have nothing left to start over with? The deed-in-lieu looked like a good option, and to this day, I still get letters from NationStar to go forward with this option. In fact, the same week I received this notice of foreclosure, I got a letter from NationStar to do the Deed-in-lieu. There is just no getting a straight answer from anyone at this company. I get a recorded phone call every day, never a real person. I'm sorry, but I don't walk around with a pen and paper on me. Can't a real person call. Every time we call we get voice mail. How would you feel?

I have enclosed copies of the e-mails I have sent and the only e-mail I got back from them. The phone calls went nowhere so I thought if I e-mailed them I would have solid proof of correspondence. It took them weeks before they responded back. My wife thought she had finally found someone there that could help, she was wrong. I have also enclosed some info I found on the internet regarding others in the same situation. It's just like our experience with NationStar. Everyone seems to have the same problem.

When we went with NationStar, all I had to provide was copies of my bank statements for the last couple of years. I sent them. The day before we went to sign the papers, we found out about a car loan we co-signed for my brother and his defaulting on it and the repossession of the vehicle. We were never informed about this until then. We were told because he was living in Florida at the time, they were not obligated to inform us of the default. The loan officer told us we had to get this paid off before we could go through with the loan. At this point we were falling behind on our Mortgage payments to Ameriquest, which is another bad situation. Our interest rate jumped with them because we had an adjustable rate mortgage. NationStar said they could help us. I should have seen the red flags when he said it didn't

matter how we got the money, just get it. That's when my wife called her mom to borrow the \$5,000.00. I thought it was strange that he didn't care how we got the money just that we got it. So we just went out of the frying pan into the fire.

I have enclosed countless pages of complaints against NationStar and they all basically say the same thing. Promises not kept, lies being told, false hope, no follow-ups, no acting on valuable possibilities. It's the same story just different people. The only comfort I have is knowing that I am not alone. I am a little better off than some, I have a great family, wonderful and supporting children and I wake up every day with my wife by my side. We can start over.

I really don't know what else to say except we would love to keep our home, we raised our children there. It was our whole life, but we are so upside down right now, with the housing market in the situation it is, we are worried. I have had countless sleepless nights. I have been physically ill over the whole situation. I have had our home on the market for sale for many, many years. As I've said earlier in this letter, I had 3 buyers for the property and no one from NationStar ever followed up on them. When do you finally throw your arms up in the air and say enough is enough, let them make the next move?

We are currently in Florida getting ready to work and will not be up North again until sometime in May. I am leaving my life in your hands. I will do what I can do, but I can only do what I can do. Having regrets for dealing with NationStar, and believing that I was dealing with a reputable company, I remain

Yours Truly,

Martin & Deborah Foley

Subject: Martin & Deborah Foley
 From: Deborah Foley (jdpafoley@yahoo.com)
 To: Javier.Garcia@Nationstarmail.com;
 Date: Monday, June 6, 2011 4:20 PM

As promised, here is the link to the website I visited to search records. <http://sng.co.ocean.nj.us/searchapplication/> on this page you need to scroll to the bottom of the page and select Legacy Web Search, the other two won't work, or at least they didn't for me. On the next page select Public Search. On the search page I typed in Foley Martin, without commas, and found several listings, none of which are any liens except Nationstar as the current Mortgage Co. All others have been satisfied. I then did a search on my name, I was surprised to find several Deborah Foleys'. I am Deborah A. Foley, but I never resided or owned any property in Forked River or Lacey, and I don't know a John T. Foley, I found several pages with that name attached. I also did a separate search using the Restrict Search area. I used the abbreviations stated in Document Type List and everything I tried came up just as you see below. Below that are the pages I copied and pasted from searching just his name. Some show Raymond Foley, that was his Uncle that we purchased our first home from. What I would like is a copy of what you have showing these so-called liens. I am still VERY afraid of identity theft and need to know if I need to take some action here regarding these issues. My oldest daughter has told me of nightmares, her and her husband had such a thing happen to her a couple of times, and it's scary. Javier, thank you so much for all of your help, I wish I had spoken to you before all of this got this far, you are very pleasant to deal with. Thank you, Deborah Foley

Search complete. No record matches your search for
Name/Type : foley martin/fedlien

Search: FOLEY MARTIN

Verified as of 06/03/2011
 (Displaying 1-20 of 33
 Records) Page:

1 of 2

* Designates From Party Records In Color: Not Verified Record, Replaced Record, Correction Record Click View to See Document

Details Click on any Data Element to Filter

Detail	Name	Date	Type	Book	Page	Town	Lot	Block	File No.	Map#	Flag	Status
* View	FOLEY MARTIN	09/24/1991	DISCHMTG	107	555				110464			V
* View	FOLEY MARTIN	08/17/1994	RECOG	1443	94	SEA HTS			151143			B
* View	FOLEY MARTIN	09/15/1994	RECOG	1626	94	SEA HTS			155162			B
* View	FOLEY MARTIN	03/29/1995	DISRECOG	1443	94	SEA HTS			110487			B
* View	FOLEY MARTIN	03/29/1995	DISRECOG	1626	94	SO. TOMS			110488			B
View	FOLEY MARTIN	06/08/1995	TRADECRT	0	0	SEA HTS			119023			V
View	FOLEY MARTIN	03/20/1996	DISTRDNM	0	0	SEA HTS			019759			V
View	FOLEY MARTIN	03/20/1996	TRADECRT	0	0	SO. TOMS			019760			V
* View	FOLEY MARTIN	01/31/2007	NOTSETL	13506	891	MANCHTER	1	99.81	2007013779			V
View	FOLEY MARTIN J	03/21/1997	NOTSETL	0	0	SO. TOMS			109954			B
* View	FOLEY MARTIN J	03/21/1997	NOTSETL	0	0	SO. TOMS			109955			B
View	FOLEY MARTIN J	04/04/1997	DEED	5458	44	SO. TOMS	12	21.05	021080			V
* View	FOLEY MARTIN J	04/04/1997	MORT	4384	16	SO. TOMS	12	21.05	021081			V
* View	FOLEY MARTIN J	10/06/1997	MORT	4481	476	SO. TOMS	12	21.05	068598			V
* View	FOLEY MARTIN J	11/04/1998	MORT	4737	944	SO. TOMS	12	21.05	090018			V
* View	FOLEY MARTIN J	11/04/1998	MORT	4737	956	SO. TOMS	12	21.05	090020			V
* View	FOLEY MARTIN J	11/17/1998	CANMORT	4481	476				155258			B
* View	FOLEY MARTIN J	12/21/1998	CANMORT	4384	16				161526			B
View	FOLEY MARTIN J	10/11/2001	NOTSETDT	10565	1345	MANCHTER	1	99.81	2001152793			V
* View	FOLEY MARTIN J	11/30/2001	NOTSETDT	10626	1484	SO. TOMS	12	21.05	2001181538			V

Next Page

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Search: FOLEY MARTIN

Verified as of 06/03/2011

* Designates From Party Records In Color: Not Verified Record, Replaced Record, Correction Record Click View to See Document

Details Click on any Data Element to Filter

Detail	Name	Date	Type	Book	Page	Town	Lot	Block	File No.	Map#	Flag	Status
* View	FOLEY MARTIN J	12/17/2001	DEED	10646	251	SO. TOMS	12	21.05	2001190805			V
* View	FOLEY MARTIN J	12/20/2001	MORT	10650	1761	MANCHTER	1	99.81	2001192935			V
View	FOLEY MARTIN J	01/23/2002	DISCHMTG	10688	862				2002013291			V
* View	FOLEY MARTIN J	01/23/2002	DISCHMTG	10688	862							

Subject: Martin & Deborah Foley

From: Deborah Foley (jdpafoley@yahoo.com)

To: javier.garcia@nationstarmail.com;

Date: Wednesday, June 8, 2011 1:07 PM

Hi Javier:

I just got an offer on the house at 1960 Delaware Ave, Whiting, NJ. The gentleman's name is Ron Filan and he has offered \$200,000 CASH. His phone number is 732-269-6014. I don't know if NationStar would consider a short sale for this amount, but maybe you could get him to bring up his offer. He really liked the house but said he saw a listing from the real estate company indicating the house was up for sale at \$189,000. He said he couldn't believe it so he walked down to the house and discovered it was, in fact, this house. So he called the realtor and left a message, but no one returned his call. I don't know if Nationstar contacted my realtor and gave her that price and she advertised it as such, otherwise, why would she list it at that? I do know I gave her the Short Sale Department's number, so I am assuming that is what may have happened.

Did you discover the error regarding that long list of liens? And can you send me a copy of that list. I would really like to know if there is something that needs to be done to get that off our record. It has to be a mistake because otherwise NationStar would not have given us a Re-Fi when they did.

Thank you for your time,
Deborah Foley

Subject: Re: Martin & Deborah Foley
From: Deborah Foley (jdpafoley@yahoo.com)
To: javier.garcia@nationstarmail.com;
Date: Friday, June 24, 2011 3:22 AM

Javier,

Ok, now, things are going like they always seem to go with Nationstar. I am documenting everything via e-mail. Maybe I should have done this a long time ago.

Has your company even considered this offer? The one I contacted you about on June 8th. It's now the 24th of June and we have not heard anything. Have you even tried contacting him?

We had an offer 2 years ago before we started falling behind. No one ever returned our calls, 3 from my real estate agent and 3 from me. That's SIX calls to Nationsrat. Nationstar supposedly had NO record of these calls!!!! Ask my agent.. Now I'm documenting everything via E-mail.

Also, I have asked twice about these liens you said were on our property, and still no response. I went to our County Office and the only lien they found was from the Mortgage Co.

Should I have my lawyer contact you?

I want some response. I need to know what's going on.! This has been going on for far too long.

From: Deborah Foley <jdpafoley@yahoo.com>
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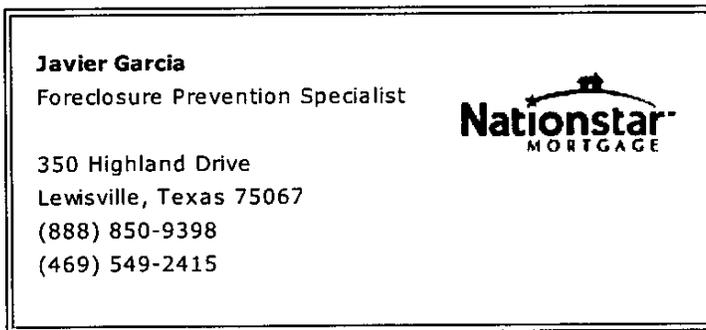
Thank you for your time,
Deborah Foley

Subject: Re: Martin & Deborah Foley
From: Javier.Garcia@nationstarmail.com (Javier.Garcia@nationstarmail.com)
To: jdpafoley@yahoo.com;
Date: Friday, June 24, 2011 9:17 AM

Hello,

We do not correspond via email. If you have any questions please feel free to call in. If you are trying to complete a sale on the property then you should contact the short sale department.

Thank you



From: Deborah Foley <jdpafoley@yahoo.com>
To: "javier.garcia@nationstarmail.com" <javier.garcia@nationstarmail.com>
Date: 06/24/2011 02:26 AM
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Thank you for your time,
Deborah Foley



Personal Property Release of Liability

As of this date, July 15, 2011, MARTIN & DEBORAH FOLEY, I [we] have removed all items from the premises located at 1960 DELAWARE AVENUE, WHITING NJ 08759 that I [we] intend to retain. Any items remaining on the premises will be considered abandoned and may be disposed of by discretion of the lawful owner.

Martin J. Foley
Signature

Deborah P. Foley
Signature

5/31/11
Date

Alisha Foley
Witness

complaints nationstar mortgage co.



Deborah Foley



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Nationstar Mortgage | Nationstar is a national home loan servicer and lender offering most mortgage products including VA, USDA, FHA.

Score: 2 / 30 - 10 Google reviews - Write a review

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461 Complaints and Reviews about Nationstar Mortgagewww.consumeraffairs.com/finance/nationstar_mortgage.html

Rating: 1.2 - 302 votes

I had a loan with BOA for 4 years so in October of 2011, I did a refinance with BOA. We had a payout amount and a settlement date (October 31st). In between ...

Nationstar Mortgage Complaints & Reviewswww.complaintsboard.com/bycompany/nationstar-mortgage-a...

15+ items - Nationstar Mortgage complaints and user reviews sorted by ...

Nationstar Mortgage Posted: 2012-12-17 by Keith Mayer

Nationstar Mortgage - Colorado Posted: 2012-11-13 by Nationstar Idiots

Nationstar Mortgage - Plano, TXwww.yelp.com > ... > Real Estate > Mortgage Brokers

Rating: 2 - 21 reviews

21 Reviews of Nationstar Mortgage "My wife and I are first time home buyers. ... Even though she had worked in sales for the same company for 2 years prior, ...

Nationstar Mortgage Reviews | Glassdoorwww.glassdoor.com/Reviews/Nationstar-Mortgage-Reviews-E...

Rating: 2.7 - 62 reviews

A free inside look at company reviews and salaries posted anonymously by employees. ... Glassdoor is your free inside look at Nationstar Mortgage reviews and ...

nationstar-mortgage | Ripoff Report | Complaints Reviews Scams ...www.ripoffreport.com/directory/nationstar-mortgage.aspx

These Ripoff Reports include scams, frauds, complaints or reviews. ... Nationstar Mortgage Mortgage company stealing money from my Mother Lewisville, Texas ...

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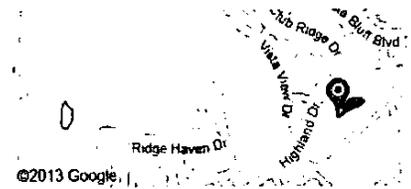
Mar 2, 2012 - Nationstar Mortgage This company is a total insult to the mortgage ... Ripoff Report | Complaints Reviews Scams Lawsuits Frauds Reported.

Ripoff Report | Nationstar Mortgage | Complaint Review: 645628www.ripoffreport.com/mortgage.../nationstar-mortgage/nation...

Sep 29, 2010 - Nationstar Mortgage Centex Mortgage Nationstar intentionally lies ... I've read every complaint on the internet about this company and I think I ...

Nationstar Mortgage LLC - Better Business Bureauwww.bbb.org > ... > Mortgage Brokers > Lewisville, TX

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**Nationstar Mortgage**

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 Information - Application - HECM - Endorsed by Ray Lucia, CFO

Nationstar Mortgage - Reviews
themortgageinsider.net > Reviews



by Rob K. Blake - More by Rob K. Blake
Nationstar Mortgage, LLC is a mortgage lender headquartered in Lewisville, Texas. ... The comment section holding the **reviews** on the **company** is right below.

Mortgage Grapevine: anyone use nationstar mortgage???????????
mortgagegrapevine.com/thread/?thread=384874
 Apr 3, 2007 - **Nationstar** is a predatory **mortgage company**. Every single **company** in existence, especially **mortgage** companies have had **complaints**.

S&P | Servicer Evaluation: Nationstar Mortgage LLC | Americas
www.standardandpoors.com/ratings/articles/en/us/?...
 Jan 23, 2012 - The overall ranking reflects our opinion of the **mortgage company's** stable **Nationstar reviews** market valuations during the workout analysis, ...

Nationstar Mortgage Reviews | CareerBliss
www.careerbliss.com > Nationstar Mortgage
Nationstar Mortgage company reviews from current or past employees. Utilized CareerBliss' **reviews** and ratings to get an inside look at **Nationstar Mortgage**.

Lawsuit against Flagstar Bank, Nationstar Mortgage, First Omni ...
www.loansafe.org > ... > Making Home Affordable
 Aug 11, 2010 - **Nationstar** has royally \$ucked me over for the last time. ... That is the problem - unless you are very well versed on filing **complaints**, motions, ... Here is a case in **CO** news report but have no idea what happened after the TRO ...

Nationstar Mortgage Co. Lewisville, TX Complaint 152777 | Scambook
www.scambook.com/.../Nationstar-Mortgage-Co-LewisvilleTX..
 Aug 31, 2012 - My loan was sold to **Nationstar Mortgage Co.** in Lewisville, TX a few years ago. For the past two and a half to three years I've paid my mortgage ...

Nationstar Mortgage | Contact Us
<https://www.nationstarmtg.com/CustomerCenter/ContactUs.aspx>
 Customer Relations - Customer **Complaints**. **Nationstar Mortgage** 350 Highland Drive Lewisville, TX 75067. Contact via E-mail. Learn more about our Customer ...

WATCH OUT NATIONSTAR MORTGAGE WOULD RATHER ... - Trulia
www.trulia.com > ... > Los Angeles County > Northridge
 Mar 19, 2011 - I want to share my horrific experience with **NationStar mortgage**. **Nationstar** ... Either your **company** has a history of doing this or you are not serving your clients well. I called everyone I could think of to put in a **complaint**.

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Court Roundup: News on Several Mortgage Servicing Lawsuits ...

www.givemebackmycredit.com/.../court-roundup-ne...



by Denise Richardson - More by Denise Richardson

Mar 26, 2011 – The **complaint** should sound familiar to anybody who reads this blog: ... Mortgage, Litton Loan Servicing, **Nationstar Mortgage** or SunTrust Mortgage. ... This same mortgage **company**, PHH mortgage has erroneously falsified ...

Nation Star Mortgage Mortgage Companies Profile

www.afscanhelp.com/companies/mortgage.../nation-star.cfm

From their website: "At **Nationstar Mortgage**, formerly Centex Home Equity, we ... "The Bureau processed a total of **82 complaints** about this **company** in the last ...

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Basic Information

Company Name: **Nationstar Mortgage**

Nationstar Mortgage

Consumer Complaints & Reviews



Jeremy of Orange, FL on Jan. 28, 2013

Satisfaction Rating

1

In a nutshell, I fell 90 days behind in an attempt to modify (I'm in Florida, and house has zero equity after 9 years). I decided to catch back up after not being convinced they would do anything. So I pulled cash out of my 401k. On Dec. 10th, they cashed my check of \$4,300 which was for Sept., Oct., Nov., the 90 days behind, and Dec. which was in the grace period until the 16th. On Dec. 14th, I received letters from a Tampa attorney. One states they have been authorized to begin foreclosure proceedings. The second is a letter stating to contact Nationstar saying, "We can help, contact us by Jan 8th."

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I called Nationstar 3 times that day to ask what was going on. I was assured that it simply got, "crossed up in the mail," and that I was caught up and good to go. I was to just make my January payment as scheduled. My January statement came. It shows the amount they cashed, and my payment of \$1080 is due, etc. I mailed it on Jan 3rd. I noticed by the 14th that it still hasn't been cashed. I called to see why. I was told that I have been marked for foreclosure, and that payment can't be accepted. I was stunned. I asked to speak to a supervisor. I was told that I could not. All he could do was forward it to a supervisor and see if he could okay it. I insisted to speak with a higher up, and was told there was no one to talk to. So I asked what the deal was; he said my payment was not enough. Mind you, I have nothing saying that I owe more. I have my January statement saying what I owe, and nothing else.

I have spoken with an attorney, and I am open to speaking to more. I don't see how this is legal. My understanding of Florida law is that once I am caught up, they cannot proceed? I am under the impression that they now are forcing me to fall behind, by simply not cashing my checks. If you can refinance and get away from these shady characters, do it. I do not trust them any farther than I can throw them. At least, Florida is a judicious state. I'm curious what a judge would have to say. If anyone can answer how this is legal, I would love to know! Thank you.

Helpful? YES NO



William of Scottsdale, AZ on Jan. 28, 2013

Satisfaction Rating

1

I had a loan with BOA for 4 years so in October of 2011, I did a refinance with BOA. We had a payout amount and a settlement date (October 31st). In between that time, my loan was transferred to Nationstar. What happened was the title company sent the money to BOA. It took them (BOA) 9 days to get the money to Nationstar. So the outcome was they kept \$927 that they said was owed to them for servicing the loan for November. I contacted the BBB. After a year of me trying to get a response from them, BBB ended up being no help. So after over a year of frustration, I guess they won. They are really a terrible company.

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Helpful? YES NO



Georgie of Tehachapi, CA on Jan. 26, 2013

Satisfaction Rating

2

I am almost 6 months behind. Before I got behind, I tried desperately for a loan mod and after nine agonizing months, they denied me. I did not make enough money! I had been current that whole time and was told that that had no bearing on it if I would qualify. Now when 5 months behind, they offer me a loan mod! I was kind of happy but unsure and it gave me an inner peace for a bit but not lasting. I asked them, "Why now? Is it because I am behind?" They said yes! What? So they said I could have a 3-month trial loan mod. So I was going to do it and although it would still be iffy for me (iffy being if I could pay after the 3 months). But I could not get much in writing. They were evasive and that worried me greatly. They said the payment was going to be \$400 less than what it had been and I asked would that include. They said my taxes and insurance most definitely! I could not get that in writing and they also said it might now be the same amount as to what my trial period amount was so it would all be a guessing game.

I called and recorded a conversation with the agent's permission. I asked what the chances are of me actually getting a loan mod and he said he did not know and I am not guaranteed one. If I make the three payments, I have a chance. (I am thinking a snowballs chance!) So I did some googling and I did not like what I read! Some people get the chance at a 3-month trial and a lot of them who did what was asked of them just got it extended more months and then still were foreclosed on. They just had less money after they were kicked out of their homes. That saddens me greatly. I had such hope and was going to make those three payments with good faith.

Now, I am too scared to do so and I only have a few more days of this month to decide for sure before the whole deal is blown. Is it a scam? Is it real? I don't know! I hear it is just a way to get every last nickel from the customer. I was told by the agent on the phone that the only way he knew for the loan mod to be denied was if the house was not owner-occupied and that is not my case. I am raising my daughter in this house and we have one renter. I wish I knew solidly whether or not to send that money in but if it is a scam, I don't want to lose that money I have put way too much into this house. Anybody have any advice?

Helpful? YES NO



Vincent of 32259, fl on Jan. 25, 2013

Satisfaction Rating

1

I have tried to contact Nationstar Mortgage by phone at 1-888-480-2432 and cannot get a real person on the line. I have a statement dated 1/3/13 and yet did not receive it until today - 1/25/13 and I want to know exactly when they sent it. My mortgage is due on 2/1/13, which is not a problem, but I want to know why I got it so late.

Helpful? YES NO



dalana of Tacoma, WA on Jan. 24, 2013

Satisfaction Rating

1

Nationstar is the worst company to ever have a loan with. My loan was initially with Aurora Bank and for whatever reason was transferred to Nationstar Mortgage. I called regarding my payment history and interest and was told that the only information they had was for payments that I had made to them. The customer service representative that I spoke with proceeded to tell me that I had only paid half of my property taxes when in fact my property taxes are included in my mortgage. That's not to mention that while on the phone with the representative, I pulled up my parcel viewer and looked at my payment history for my taxes and in fact, my taxes had been paid in April and October. I found it odd that as my mortgage holder, they did not have this information and proceeded to tell me that they needed to get the treasurer on the line. I asked why when clearly I am looking on the treasurer's site and it shows that my property taxes are paid? The CSR then proceeded to tell me that they did not have the tax information and that the earliest day they could provide me with account information was on 1/31/13.

How is it that they can provide me with only a portion of my information if they are my mortgage holder? Not to mention, I had spoken with a representative on 1/23/13 and was told that the information would be emailed to me. After not receiving the email, I called back and this time, the new representative that I spoke with said verbatim, "The representative that you spoke with liked to you!" This is unprofessionalism at its finest. If you can avoid doing business with this company, I would encourage you to. I now am in the process of looking to re-fi (even though it hadn't crossed my mind) just to rid myself of Nationstar! They are absolutely the worst company one could ever do business with. They somehow end up with my loan but the only account information that they have is the monies that have been paid to them. So what happened to the money that was paid before they received my loan from the now defunct company? How could they not possess this information?

Helpful? YES NO



PAM of Na, fl on Jan. 24, 2013

Satisfaction Rating

1

First of all, I would like to thank everyone that has taken the time to write a comment and share their experiences with Nationstar. I am more educated by the comments alone than I have been able to find on my own for 2 years of research. I am a real estate agent and have been for 8 years. I find it very difficult to understand how lenders can approve a loan. But if you are having financial issues or problems, we should be able to reach out to the bank or mortgage company. But the last thing they want to do is find a way to work with the borrower. I barely work in real estate anymore, except in my spare time, and try to make up the difference in the loss of income. I have 2 full-time other jobs that I am working that just barely pays the mortgage and I am still behind.

I applied for a loan mod and have gone through at least 8 different pre-foreclosure specialist over the past 20 months. I have never even made it to underwriting. I believe every person we make contact with at this department leaves or is fired because they have a conscience and that is why we cannot contact them anymore. Then the file is passed onto some other inexperienced person. From all the reviews, it seems I may also have to leave my home. I am a single parent, no other source of income except all the jobs I am working right now. It is a sad state for all of us that just want the American dream and now we are sold out. If anyone has any info on a class action suit, please let me know.

The sharks of all the financial institutions made very poor lending decisions. The American people are now paying the price. It does not matter to them that a person is homeless or spent months and years trying to do the right thing. As a real estate agent, word to the wise, if you have to rent for a while, check out your landlord in the local property appraiser websites online and public access to clerk of court

records. Many of investors that have rental properties are also not paying their notes on the rental properties. The tenants have no idea and boom, you are evicted.

So many people are in default, short sales and foreclosures. Investors are buying up as much as possible and turning around and renting places out way above their mortgage payments on the property. Again, someone else taking advantage of those that are just trying to help themselves. I hope all this will turn around. We all have to voice our opinion so we can be heard.

Helpful? YES NO



Larry of Russell, KY on Jan. 23, 2013

Satisfaction Rating

1

I started this process in Oct., and I still have no resolution in my case. They keep asking for the same info over and over. Today I was told I was rude and the girl (Lauren) hung up the phone on me. I have contacted the HOPE line twice and on a conference line with Nationstar. What I needed, I mailed everything to Cecilia **. What do they want now?

Helpful? YES NO



Natalie of Virginia Beach, VA on Jan. 23, 2013

Satisfaction Rating

1

I will not bother with telling the whole story (I have been dealing with Nationstar since 2007, and it would be a book). But I do want to express the same sentiment I have seen in nearly every one of these posts. Nationstar is terrible. We have tried to refi in the past with another company, and Nationstar would not provide info that was needed to complete that loan, and we lost the deal. More recently, we have been trying to refi with them since Sept. 2012. When first contacted, they acted like it would be a fast process, just needed appraisal, and could close in October. We immediately got the appraisal done. We met the criteria but have been waiting on the underwriting department, apparently, since then.

After reading some of this and seeing that they will not help if you are making payments on time, we started paying late. Last week, I talked to a collector at Nationstar and noted maybe I should just let them foreclose. All of a sudden, the loan had gone to underwriting, about 30 minutes later. Now, it's supposedly a wait of 3 more weeks for the loan processors to do their job. Nationstar could have saved me over \$1,600.00 by now, just since trying to refi, not to mention what I could have saved had that previous attempt at refi gone through.

They block you if you try to go somewhere else and stall you if you are trying to work with them. So frustrating. I don't see how the federal government hasn't imposed restrictions on them. I think most of us can't afford an attorney, but is there a class action lawsuit that already exists? Something needs to be done about Nationstar. It's gotten to the point that it makes more sense to let them foreclose because even if we can get the refi to happen, what happens the next time we want to sell and Nationstar will not get back the realtors?

Helpful? YES NO



Anonymous of Asdas, MO on Jan. 21, 2013

Satisfaction Rating

1

Bank of America also threw me under this bus. I never received any letter or notification from BofA or Nationstar until Dec. 17th, 2012, which was a statement for my mortgage saying that I had to pay Nationstar on Dec. 1st, 2012. Well as it turned out, there was no way to contact either bank from the 17th till the first of the year because of the holidays. I guess anyone that could help me got off and I'm sure a nice fat Christmas bonus for screwing people that year also. They also only offer online payments through Western Union, who kindly will

screw you for a \$10 fee and probably sell your account information to various black markets around the world. Honestly at this point, I'm so fed up with banks and their games about to let them have my house. I think it's better to just rent until you're dead; it beats making big banks rich.

Helpful? YES NO



Trudy of College Place, WA on Jan. 21, 2013

Satisfaction Rating

2

Bank of America transferred our mortgage to Nationstar Mortgage. We received notification after the mortgage was ordinarily taken out of our bank account. We were informed that we would be receiving account information from Nationstar. Having not received it, I called them. After a lengthy phone tree, I received an account number and immediately made arrangements for the payment to be paid by my bank on a monthly basis on a certain date. The money left the bank, but we were not credited with the payment. We were threatened with late charges. After further phone calls, that problem was resolved. We have repeatedly informed Nationstar of our correct address, but they still get it wrong. The money had not come out of the bank this month. I have sent emails to Nationstar, but have not received a response.

Helpful? YES NO



Sandi of Kasota, MN on Jan. 20, 2013

Satisfaction Rating

1

Reading these complaints makes me even angrier with this company. They are impossible to work with! They are full of lies and empty promises. When you get someone that seems to be okay to work with, the next time you call, there is no documentation that the conversation even happened. I worked with a lady for a couple of months and called one day, got a recording that the extension didn't exist so I zeroed out and was told I was pretty much dreaming it all up. Anyways, I can go on and on. They currently are slow on my home modification that my application expired on the 12th and made me fill out all the paperwork again. I just sent this to him by fax, email, uploading.

I asked for a confirmation back and have received no response. I have left voicemail messages asking for confirmation and no responses. For five days I have been trying to get confirmation that the application they need to restart the process was received. It really gets under my skin that I was sold out of this by these bozos, who I should have not gotten a say in who is making money off of my mortgage!

Helpful? YES NO



Lynne of Woodland, WA on Jan. 17, 2013

Satisfaction Rating

1

In November 2009, Nationstar said I didn't pay my payment so I promptly paid again. They cashed both checks so I called to complain. They sent me a letter saying they take that very seriously (I still have the letter). Then they offered to lower my payments and I could start immediately so I did. In February 2010, I came home to foreclosure papers taped to my house. I called and they said I didn't qualify so I had to come up with over \$3k pronto to save the house. Nobody notified me either by phone or by mail. They said they talked to my handicapped son who is mentally delayed.

That ordeal threw me into the foreclosure status which destroyed any chance of ever refinancing to get away from Nationstar. I am currently paying 9% interest on my mortgage. I am a single mom with 3 kids and life is hard enough w/o all this BS! Now I'm in the remodification process and so far it has been 6 months and they always request one more thing every single month, so the chances of ever getting relief are slim to none. I wish there was a place I could report them to that actually cared. I hope I can save at least one person from having to deal with this nightmare company.

Helpful? YES NO



Diane of Macomb, MI on Jan. 15, 2013

Satisfaction Rating

1

GMAC sold our loan to Nationstar several years ago. We also got the runaround from this company. Once in a while I would talk to an employee that seemed to give a damn, but it never amounted to anything. Just a lot of ** from some southern talking folk. They never seemed to remember the last conversation or what they told you. I always had to start from scratch with these people. They sent endless letters about loan re-modifications but always found a reason for us not to qualify. Run, don't walk, away from this shady company. Live in a tent, live in your car, live on the street. Don't get involved with Nationstar.

Helpful? YES NO



Scott of League City, TX on Jan. 15, 2013

Satisfaction Rating

1

This is the absolutely worst mortgage company I have ever dealt with, and I am 68 years old and have had various mortgages since my early 30s. It is pretty much impossible to get someone on the phone. My wife and I have paid \$35, as requested (and they have cashed the Cashier's check) for a payoff and Verification of Mortgage. Our check was cashed at Bank of America on Dec. 24, 2012. It is Jan. 15 and only the Verification of Mortgage has been received. Emails and phone calls have been made, providing both mine and my wife's phone numbers, requesting the payoff. There has been no response whatsoever. It has dragged out so long that the mortgage broker we are working with is now having to ask for refreshed bank statements and paycheck stubs. They also informed us that they have not worked with such a mortgage company before. They, too, have asked for VOM and Payoff information, as is common in the industry.

Nationstar will not work with them and they do not respond to us either. I am not surprised that there are so many complaints posted. I could write nearly a book about our experience with this company, but I need to move on. We are filing a formal complaint today with the Texas Department of Savings and Mortgage Lending, using their formal complaint form.

Helpful? YES NO



Chuck of Kansas City, MO on Jan. 14, 2013

Satisfaction Rating

1

I have been reading all these reviews and feeling relieved that I am not the only one that Nationstar is doing this to. We have been trying to do modification for two years, and they keep adding paperwork that they need. We have sent the same stuff to them over and over. They will not help us; they have made our house payment go up by \$600 a month, and it is now not affordable to us. They say our house is \$100,000 more than it is actually worth. We have been on the phone with them weekly for months and never talk to the same person or anyone who can help.

They are trying to take our house from us, and like so many others, we don't know what to do. They are ruining us and our credit. Our house payment went from \$1,500 per month to \$2,300. This has gone on for a long time with no end in sight. They are ruthless and don't care about anyone. Are there any suggestions as to what to do? We don't want to lose our home. We need help fast.

Helpful? YES NO



Michele of Frankin, IN on Jan. 14, 2013

Satisfaction Rating

1

As a customer of Nationstar Mortgage, we have taken advantage of 2 modifications under the pretense that if we were in the same situation, they would do a 3rd a final modification that would be a final fix for our family and help us to remain in our home. With that, we applied for the HAMP in June. After giving all of our income and expenses to the representative, we were told it would take approximately 3 1/2 weeks to process the application. I called about two weeks into the process and was told by the representative that they were waiting on additional requested documents. Mind you, they were waiting for documents that had not been requested from us. I asked when they were going to let us know they needed these additional documents.

Moving forward, we sent the additional documents they requested, and I again called approximately a week later to find out the status and again was told they were waiting for additional documents. Again, these were documents that had never been requested by us. Without making this into a long back and forth, this went on for months. They also asked us to send documents that pertained to my part time income and my prior year's 1099, and a profit and loss statement. I was working about 4-8 hours per week at \$8 per hour, and the prior year's income was actually a loss. I was paid by a friend who needed help with her divorce, legal dealings, and I helped her with her newly acquired business from the divorce. I was not sure why they were requesting my income as I am not only on the loan, but I am not on the deed to the loan (an error our first mortgage company made during our initial purchase).

During the entire process and all of the calls that were made, were made by myself on a regular basis during the entire 5 1/2 months that this modification took. 90% of the conversations that I had with each and every Nationstar representative, I was told we were great candidates for this program and that our rate would be somewhere between 2.5 - 4.5% interest fixed for the life of the loan. All of our conversations were recorded. We finally received paperwork in November letting us know that we were approved for the modification, and we needed to make 3 trial payments in the amount of \$1,679.17. We immediately called and explained we could not afford these payments, and they were only approximately a \$15 difference from our current payment. I repeatedly explained that we were told our interest rate would be between 2.5% and 4.5%. They have set our interest rate at 8.210%.

We have tried everything. We have tried to let them know we cannot afford a \$1,700 payment. They don't care. So not only do they not help, they don't care. From our gross income, we pay \$275 per week on health insurance premiums, \$60.91 per week (now that the taxes increase has gone into effect), \$115 per week in federal, Indiana, and Medicare taxes. So, basically our family brings home about \$720 weekly. And from that net income after much needed medical insurance and taxes, we have no control and choice; we have to put \$420 away to save for our mortgage payment. This leaves us \$300 to buy groceries, pay electricity, gas, gas for our home, trash/sewer/ water services, any payments on CC which are small and usually include clothing purchases for our children, phone, attorney bill, dental, medical monthly copays, prescriptions, hospital, lab, etc.

I could go on, but the bottom line is that we begged them to lower the interest rate to what they had quoted us; and they suggested a short sale or liquidation. They had no intention to do anything about the lack of service we received, nor did they admit they made any mistake, like 5 1/2 months to process modification, caused us to be in default, since they told us not to make the payment, and wasted our time for nothing. They forced us into default by saying they needed more documents, yet never asked until I called, took more than 3 weeks as said, assured us it would be a rate between 2.5% and 4.5%, and it is 8.210%.

Now, we have to spend 3/4 of our income to try and save our home. We have nowhere else to go. We need to file a class action suit against this company! Please, someone out there that can file a class action suit please do, as I am going to request that some firm possibly represent us in actions against this negligent mortgage company that is getting ready to purchase 280 billion more in mortgages from Bank of America and who knows who else.

Helpful? YES NO



Suzanne of Perry Hall, MD on Jan. 13, 2013

Satisfaction Rating

1

I am also very disappointed in Nationstar Mortgage since Bank of America sold to them. It is very difficult to get in touch with them. I get

bounced around from one customer service person to another. On Monday, 1/7/2013, I was transferred to three different people regarding my escrow account. Finally I got a hold of Marcus, who said he was transferring me to escrow. I said, "Wait a minute, don't leave me." He stayed on the line through the whole conversation to the escrow department. Finally, a gentleman named Isiah was able to help. Before I got to my right destination, I was on the line for over an hour. When Isiah and I were through, Marcus got back on the line and wished me well, and hoped everything was taken care of. I sure hope so. Nationstar just really stresses me out each month. Why Bank of America did you do this to me!

Helpful? YES NO



Bill of Linden, NJ on Jan. 13, 2013

Satisfaction Rating

1

Nationstar Mortgage is probably the worst company in the mortgage industry. We've owed our home a very long time and without any problems. Ever since we somehow inherited this bunch of bozos, we've had nothing but problems and all are a result of their complete ineptness. They continue to make error after error causing us a great deal of undue stress and anxiety, and it doesn't stop. They repeatedly make false claims that have to resolved. I don't know how the authorities continue to let them operate.

Helpful? YES NO



Janene of Three Rivers, CA on Jan. 12, 2013

Satisfaction Rating

1

Our HELOC was sold by Principal Bank to Nationstar in July 2011. Nationstar refuses to honor the conversion options as stated in the Credit Agreement. I am within the conversion period. Nationstar states that the conversion options can't apply since our credit line was in suspension at the time they acquired the loan. Principal Bank had previously frozen our line of credit. They accessed my credit history on 10/21/08 and sent me a letter on 11/10/08. I sent them a letter demanding to know the reason for the credit freeze. They stated my credit score had fallen significantly as reported by Equifax.

So I pulled my credit report from Equifax on 12/8/08 and my score was 777. They finally told me that they didn't have to state a reason. Since I had a credit line of \$150,000 and the balance was at \$147,000, I just dropped the whole problem. Now, I am nearing the end of the 7-year draw period, during which I must convert the loan to either a fixed rate 15-year loan or it automatically converts to an adjustable rate 15-year loan. Since they won't honor the credit agreement through, I don't know what the terms will be. Please, I need help with this company. Thank you.

Helpful? YES NO



Jeff of Rio Vista, CA on Jan. 10, 2013

Satisfaction Rating

1

Somehow both of my homes have been sold to Nationstar. They are currently working to take both homes from me. I have tried to refi through them on each house 3 times. They turn me down each time because and get this, I make too much money to refi. They say I can afford the payment that I have no reason to refi. One of my homes is 7.25%. Of course, they don't want to refi; they are making money. This is the worst company I have ever seen.

Helpful? YES NO



Susan of Victorville, CA on Jan. 10, 2013

Satisfaction Rating

1

I was very excited when the loan officer said all I needed was a good credit score and nothing else to refinance. She said the closing costs would be \$3800.00. I gave her my credit card to run my credit (\$20.00 wasted). I have a credit score of 800. "Fantastic," she said. "Just sign the 6 pages and send them back. Don't print out the other 45 pages, you will get them in the mail." Well, thank God I read the "other" pages. My loan was going to cost over \$5800.00. They wanted another \$395.00 for an appraisal and were requesting my signature to get the last 3 years of my tax returns! Please, people, read everything! This loan officer was an outright liar. I can't wait to get away from this lying company! I will never trust them.

Helpful? YES NO



Mariana of Corsicana, TX on Jan. 9, 2013

Satisfaction Rating

1

I am having so many problems with Nationstar Mortgage. My house recently burned down. All was lost and the house was demolished b/c it was unrepairable. I called and let them know what had happened, and I found out they had taken out an insurance on my house in case of such a thing happened. Well, they were cut a check and it was supposed to cover the note on the loan but, after many calls, they tell me that the check they have is in a bank and they don't want to apply it to the note, telling me they will send it to get my house repaired.

And, time after time, I have told them that there is no house to repair. I even told them if they wanted they could go to the property and see for themselves how the home is demolished because nothing was salvageable. In fact, a couple of days after the fire, I received a paper asking me to sign if I wanted them to use the check towards the note, which I happily signed and said yes. Also to my surprise, I got a letter telling me I owe over a thousand dollars for the fee of another insurance they took out on a non-existing home, which they knew was gone. In fact, the date of the new insurance taking place was 4 days after they knew the house was burned, and which I have such letter with the date showing it was taken out 4 days after the fire.

Now I get harassing calls, and I'm told so many things. When I call them, I get transferred from one dept. to another. I don't get any answers, just runaround. Does anyone know of a good attorney in Dallas, Texas, preferably one that collects when the case is finished? Thank you, any help would be great!

Helpful? YES NO



Stephanie of Irmo, SC on Jan. 8, 2013

Satisfaction Rating

1

I was with Bank of America for my mortgage for over 5 years until I got a letter at the end of November that my mortgage had been sold to Nationstar Mortgage. Since then I have had nothing but a headache with this company. Thank God I paid Bank of America for my December payment early because I would have never been able to make it with Nationstar. I have made more calls to Nationstar in the month that they had my mortgage than I ever had to in the whole time that I had my mortgage with Bank of America.

The first was on the 20th of December because I had not received any correspondence from them to get my loan number so that I would be able to pay my mortgage on time. They gave me my loan number, which unfortunately was the incorrect loan number. I found that out when I tried to set up my online account with them. That initiated my second phone call to them to get the correct loan number. I then signed up for an online account with them only to see that they paid my property taxes twice. They had already been paid by Bank of America before my loan was sold as was stated in the paperwork that BOA sent out when my loan was sold.

It was time for the third call. I then asked to speak with the Escrow department who refused to acknowledge that they screwed up and kept saying that no, BOA did not pay my taxes. Thankfully, I had my statement in front of me showing me that they paid my taxes. I then had to

ask to speak to a supervisor who acknowledged that they did make a mistake and that they would get it fixed and be in contact with me.

It is now 3 weeks later and I have not heard from them, so I called them again. They said they spoke with my county and that a refund was being issued and would be credited in 4-6 weeks. With it being tax time and now my end of the year information will not be correct, I told them that this was not acceptable. I told them they needed to get it fixed and that they needed to send me the correct end of the year tax information showing that my taxes were only paid once. They refused. I am at the point to where I am willing to pay the closing costs to refinance with another company just to get away from them. These people and this company are a bunch of blubbering idiots!

Helpful? YES NO



Jacob of Macomb, MI on Jan. 8, 2013

Satisfaction Rating

1

My mortgage was acquired in late 2010 by Nationstar Mortgage of Lewisville, TX. I signed an escrow waiver with my original lender at the closing in 05/09. I never had a lapse in insurance coverage and always kept my property taxes up-to-date. In June of 2011, I was contacted by Nationstar and asked to submit proof of my insurance. They ask you to submit insurance information at their website (MyCoverageInfo), which I did and provided the information regarding my policy. In July I received a letter from Nationstar indicating that they had not received my policy information and indicated that they must receive it within 30 days. I called on July 19 and spoke with an agent. I told her that I submitted my info online. She said she saw it in the system, apologized and said that she didn't know why or what happened, but it would be corrected.

Then in August, I received a letter indicating that an insurance policy was opened on my behalf in the amount of \$3,083.00/year - more than triple the cost of my existing policy! I called again and spoke with an agent who told me to fax over the declarations page to my homeowner's policy and that she would get it taken care of. I faxed over my policy information on 8/31/11, and she called and left me a voicemail confirming that she had received my policy. Then in September, I received a statement indicating that my next payment would be increasing by \$406.79/month (from my original \$724.17 principal and interest) to \$1,130.96. Assuming that everything was resolved since I had submitted all of my information multiple times, I proceeded to pay my normal principal and interest amount on 9/23.

In early October, I logged into my Nationstar account online and it indicated that I had not made my payment due October 1st (they received it a week early). Then the phone calls began harassing me for payments. They began adding late fees and would let my payments sit in suspense accounts, and not apply them since I hadn't made a full payment. I was in contact with Nationstar at this time, but I was unable to get the issue resolved. They had me sign another escrow waiver, which I signed and sent over on 10/24/11.

At this point, I began writing the Better Business Bureau of Dallas, Texas. The harassing calls continued; the late fees began to pile up; and every month they claimed I owed more and more. Finally on 12/31/11, I sent a letter to the State (of MI) Attorney General, who referred my case to the Department of Licensing and Regulatory Affairs. It was at this point that my situation began to get resolved (or so it appeared). I finally received a letter of resolution on 6/6/12. I assumed that I would have no further issues. In 5/12 I received another letter from Nationstar indicating that they did not have proof of my homeowner's insurance policy on file. The policy had not changed - same policy number, same company, same agent.

Again I logged into their online system and entered the policy information. Then in 9/12, I received an escrow statement from Nationstar indicating that my monthly payment would go up on 12/1/12. I called on 10/14/12 and spoke with an agent in the Mortgage Hazard Insurance Department, who stated that the amount would be refunded and the escrow removed. I checked online in November, and it still stated that I owed the principal and interest plus the escrow amount due December 1st. I called and spoke with another agent in the escrow department, who told me it was because they needed an escrow waiver (mind you, I had already signed two by this point). I signed another and faxed it over. I made my normal payment for December, which Nationstar received on 11/30.

Then on 12/18, I started getting harassing phone calls for December's payment. I also received a statement dated 12/18 that did not reflect the payment I made on November 30 of \$724.17. On 12/24 I received a letter informing me that the amount received on 11/30 was placed in a suspense account. I made my normal payment for January (\$724.17) on 12/28/12. They used that along with the balance in suspense for December's payment, then put that remaining balance in suspense and currently show me as late. The folks at Nationstar commonly misplace documents submitted and every time you call and speak with a different agent, you get a different answer. It's as if no one really knows what's going on.

As of last week, I called to try and refinance with another lender in order to get away from these folks. Hopefully they haven't ruined my credit. The way this company handles people's finances is reckless and careless and boils down to just plain negligence - either that or it's deliberate and they're using these tactics to try and make me appear as though I'm behind on my mortgage so that they can take my house. We need a class action lawsuit against this company. From what it appears there are a lot of people having either the same or similar issues as me.

Helpful? YES NO



Evelyn of Houston, TX on Jan. 8, 2013

Satisfaction Rating

1

I have read most of the 400+ reviews and can truly relate to the misery this company has caused people. My loan was passed to Nationstar (NS) at the end of 2009 and it's been trouble ever since. They have paid my taxes late and have charged me the late fees by going up on my escrow premiums. They have failed to pay my insurance carrier on time twice and once resulting in my policy being cancelled and having to be reinstated. Numerous times I have been accused of not sending my payments in on time, which has resulted in late fees and at worse - foreclosure threats. Bear in mind that my payments are due on the 1st of the month with a late fee incurred after the 16th. After being a few days late a couple of months ago, they sent a third party company to my property for what they called a home assessment.

During the assessment process, the third party agent entered my property (unauthorized) and photographed my home, cars, shed and contents of the shed. I called NS to find why and according to the customer service rep, it is NS's normal practice when payments are not received by the due date in the event of foreclosure is needed. I asked why the cars, content of my shed, etc. and she responded, "In case we need to foreclose and you owe us more than your property is worth, we know what other assets there are to seize." Like many times before, I rushed to make my payment (several days after the first) and let the incident with NS slide by. Here again I find myself at another crossroad with NS.

Recently on 11-30-12, I made two payments to carry me through December so I did not have to worry about bills during the holidays. I received an email from NS (after the 16th and another late fee) letting me know I was delinquent. It angered me that they waited three weeks to notify me. I called them on 12-20-12 and was basically told too bad, late charge was applied even though I could provide my speed pay Western Union confirmation. I was told it was my fault for not following up with my bank to be sure the payment cleared. I made other Western Union payment and they posted my payment on 12-21-12. However, even though they received the payments, an agent was sent to the house again on 12-26-12 and 1-5-13 for another home assessment and information sharing with my neighbor.

I spoke with NS about this and though they denied sharing information, they do claim to be perfectly within their right to enter my property when necessary and at their discretion. I do not know what, if anything, can be done to prevent NS's overly aggressive tactics and scams. So at minimal, I am posting the encounters I have had with them as a caution to consumers. Please think twice before signing the dotted line!

Helpful? YES NO



Wayne of Flower Mound, TX on Jan. 5, 2013

Satisfaction Rating

2

Nationstar Mortgage Company reported a late payment on my credit during the process of taking over the two (2) loans from Aurora Bank Company on two (2) houses that my father and I made an investment in his name and in my name for some rental property. My father maintains all records and correspondence, payments which was sent to his address. On June 15, 2012, Aurora Bank sent a letter with instructions to wait until we received the statement information from Nationstar because they transitioned our two (2) loans.

My father received a letter dated 7/15/12 but received it on 7/17/12 that payment would be late the same day, 7/17/12. So he called Nationstar and paid by phone both payments on the two separate loans at the same time on 7/17/12, so the two house payments would not be late. Nationstar told my father at that time they would be sending monthly statements. We received two (2) statements in August but did not receive the two (2) September statements. However, my father was in the process of moving at the time and had put a change of address

in with post office, but never received those two statements for September.

Nationstar said they called late September at my father's home and left a message, but the telephone service was disconnected on August 6, 2012 and they could not have left a message on the primary # ** in September. They could have called my father's cell number as it was also on record. Nationstar turned in a late payment on my credit report and I just found out in November when I called a loan company to see if I could refinance my home loan to a lower interest rate but I was turned down because my credit score was 660. I tried to talk with Nationstar and wrote a letter to give permission for my father also to discuss this issue since he is the one who makes all the payments.

We asked Nationstar to call the Credit Bureau and take this off my credit report. We feel they also were at fault since they said they left a message on my father's home phone in September and it was disconnected on August 6, 2012. We have been trying to negotiate to resolve this problem with Nationstar for weeks now. Most of the time, we could not get them to return a phone call. My credit report has always been excellent at 780 or above and now I find out that it is 660. They had my father's cell number, so why didn't Nationstar call his cell number before they made a decision to mar someone's credit? This is very unfair and I feel they did not have any mercy or consideration on this one time occurrence in which they just took over the two loans from Aurora.

My father and I own these two (2) houses and the payments on both of the loans were late, and yet not addressed in the same way. I feel I have been discriminated against on my credit because they did not treat both loans they purchased from Aurora in the same manner. He made both payments at the same time on July 17, 2012 when he received the letter on the July 17th that same day. When my father received the October statements, he made both payments at the same time in October and paid late payments on the two (2) properties. I realize it is not their problem if the US Post Office does not get the mail where it is supposed to go. But the statements that they said they sent should have been returned to them or forwarded to the forwarding address.

Nonetheless, like I said this is a very unfortunate one-time occurrence for 7 years and the people at Nationstar are not really interested in helping people have a better life. That is the real unfortunate issue that we have in this country.

Helpful? YES NO



Linda of Fort Edward, NY on Jan. 5, 2013

Satisfaction Rating

1

Last year, my homeowner's premium was late a week or so. I paid the ins. in full, and ins. co. sent me a copy of the fax and copy of the check they had sent Nationstar. I assumed everything was okay. I also spoke with a rep. from Nationstar, and they said the fax was sent to wrong dept. and it was being forwarded to the correct dept. Several months later, my Nationstar statements were still showing I owed ins. amount plus late charges. Again I spoke with them. They assured me it was straightened out. Months went by and the same charges - but even higher amts. were showing. Again I spent an hour on the phone with them.

Now my last three statements are showing a charge for property insp. I told them I was not responsible for that because it is something they did on their own and they are the ones who have everything screwed up. Now they are deducting the "escrow" amt. from my monthly principal payment! They have not responded to any of my letters or emails. Phone calls are taking an hour or more and no one seems to know what they are doing! This is by far the worst mortgage co. out there! They are messing up my credit rating, and I don't know what to do. Help! Please.

Helpful? YES NO



Bob of Ada, MI on Jan. 5, 2013

Satisfaction Rating

1

I submitted an offer on a condo for a reasonable amount considering it needed about \$15k in repairs to bring it up to snuff. It was a cash offer. A BPO (broker price opinion) was completed, and they countered with a price \$45k above my offer and \$15k above the price paid for a larger unit in the same building that didn't need repair. I countered with an increase of \$15k which they said Fannie would not accept.

Frankly, they wanted us to pay \$45k more. And do you think they would show us the BPO? Nope, I can't imagine why... It's probably lower than our initial offer. Stay away from this lot.

Helpful? YES NO



Duane of Walnut Grove, MO on Jan. 3, 2013

Satisfaction Rating

1

In September 2012, a windstorm destroyed our home. Our insurance company paid up to our limit and rather than rebuild through Nationstar, I opted to end my relationship with them by paying off the mortgage on November 30, 2012 and start over with a new construction loan and mortgage with a local bank. Except that it's now January and Nationstar has still not released the lien on the property, so I cannot close on a construction loan using the land as collateral.

I've made calls daily and seemingly start the process over again each time with a new customer service agent. They have no answers and can only submit "research requests" that generate no useful information. No one ever calls back like they say they will. I've advised them via email that they are approaching the statutory timeline on releasing a lien in my state, to which the penalties are \$300 a day for each day longer than the allotted period or 10% of the original note (whichever is less). All the other comments are accurate - be prepared for endless call trees, unanswered emails and unanswered voicemails.

Helpful? YES NO



David of Peoria, IL on Jan. 3, 2013

Satisfaction Rating

1

I'm an Illinois resident here being screwed by this company. Short story, I got a mod due to layoff in January, made all payments. I even made a double in July to make sure we fulfilled our end of the deal. They mismanaged our money, admitted it, said sorry. Now they say I owe ten months of payments. I have proof of payments made on time. I'm getting foreclosure threat letters out of some office in Chicago. No one returned my calls. I got extension numbers that go nowhere. I got a statement after 4 months that has a completely different amount. I owe then what the "lawyer's" office stated. I have been charged for lawyer fees and inspection fees in the thousands. I have gotten 1 letter from a lawyer and never an inspection. We need help here. Someone have an idea what, where, who to contact?

Helpful? YES NO

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Basic Information

Company Name: **Nationstar Mortgage**