

CONSUMER COMPLAINT NOTICE

At NPH, our clients are our main priority. We take every complaint seriously and we will treat you with dignity and respect. We will listen to you carefully, investigate your concerns, seek meaningful solutions and promptly inform you of our efforts on your behalf.

It is the policy of Native Partnership for Housing, Inc. (NPH) to respond promptly and accurately to any consumer complaint regarding our products, services, or the manner in which we treated you, provided that you identify yourself when submitting the complaint and provide a way for us to contact you to resolve the complaint.

All consumer complaints received by an NPH employee will be forwarded to our Quality Control (QC) Manager who will then work with our executive management to determine an appropriate response.

Complaints can be submitted by:

Phone	(505) 722-0551
Mail or In Person	1664 S. 2 nd St. Gallup, New Mexico 87301
Facsimile	(505) 722-5029
Email	rwood@npfh.org

If you prefer to provide a letter, or to email or fax for your concern, please remember to tell us the following important information: your name, address, phone number, email (if any) and preferred method of contact. A full description of the concerns you would like us to address, and the best time to reach you, if by phone.

An investigation will be conducted promptly and a response will be provided to you generally within twenty (20) business days, but no later than thirty (30) days. If the complaint involves an employee(s) of NPH, the employee(s) will not be the primary person(s) responsible for the investigation and response to the complaint. All written complaints will be responded to in writing. Verbal complaints may be responded to verbally, but a written confirmation of the response may also be sent to you.

Certain laws contain special requirements for addressing consumer complaints related to mortgage lending and loan servicing, including, but not limited to, notifications related to error resolution under Regulation E, qualified written requests that assert an error and requests for information under the Real Estate Settlement Procedures Act (RESPA), billing error resolution under Regulation Z and disputes under the Fair Credit Reporting Act (FCRA). These areas have regulatory requirements regarding timing, investigation, response and retention. NPH will follow all applicable laws for assessing and responding to complaints within these categories.

A record of consumer complaints and any supporting documentation and responses will be retained by NPH for the period of time required by law.

