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1. (0 mins ago)
Airasia
uncheerfull stewardess
2. (2 mins ago)
Airasia
Rude Flight Attendant
3. (5 mins ago)
Perfumania
Sold me an empty bottle of perfume
4. (5 mins ago)
Airasia
Customer service
5. (5 mins ago)
Nation wide circulation
unauthorized charges

Consumer Tips & Tricks



10 Toddler Vacation Tips



Avoid These 7 Nasty Airline Fees



A Road Trip Checklist You Can't Live Without

Worst rating

1. **Viv3-Vitality clean- Acaiburn** (-20)
2. **ROBIN SCHULDER** (-19)
3. **White Paws German Shepherd Rescue** (-18)
4. **Richard Pope** (-16)
5. **Trading Planet Ltd - Life Cleanse Tablets** (-13)
6. **Raintree** (-11)
7. **Viv3 Labs** (-9)
8. **Dazzlewhite Pro Teeth** (-8)
9. **Cleanse Gold** (-8)
10. **Anshuman Kar - Cheat , Frud NRI** (-8)

ASC Mortgage Company Complaints - Loan Modification

[Review all ASC Mortgage Company complaints](#)

ASC Mortgage Company

Posted: 2009-07-03 by [Bill Wahner](#)

Loan Modification

Complaint Rating:

Company information:

ASC Mortgage Company

Iowa

United States

I have been unemployed, like many in this nation, since January and it has been becoming increasingly difficult to meet my financial obligations. In fact, I currently have a monthly deficit when looking at my budget. For this reason I requested a loan modification from ASC Mortgage as part of an effort to balance my budget before the mortgage payment started to get even later and accrue even more late charges. I was refused because this mortgage company that my tax dollars bailed out will not give a loan modification to someone who can not afford their payment! I thought that was the whole point of the modification program-- to make it easier to meet your obligations! The person that worked with my file (Tyra) informed me that even if they granted a modification and lowered my payment and interest rate I would still have a deficit so they were not going to even try to help. By this train of thought they must think that going into foreclosure faster is the best option for people that paid the taxes to bail their company out! If anyone ever has their original mortgage sold to this company full of imbeciles I highly suggest an immediate refinancing with a bank that is known to them.

[Comments](#)

[United States](#)

[Mortgage Companies](#)

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Loans-Inc.com

[Chitika | Premium](#)

Comments

Sort by: [Date](#) | [Rating](#)

43 days ago by [nmaisano](#)

0 Votes

this company did the same thing with me, I too argued that why would I be asking for a modification if I could afford my payment?

Bunch of crooks!

40 days ago by [Pepe72](#)

0 Votes

My ASC Mortgage Servicing experience.

As a true believer in President Obama's promise of a more financially secure America less reliant on foreign oil and exaggerated greed I as an unemployed American hoped for a small break with the Hamp (Home Affordable Modification Program). This program may be a reality for those who have Freddie or Fannie owned mortgages however for most it is just an empty promise.

Most mortgage companies like ASC have inexperienced employees that neither know what they are

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Videos

Credit Card Bill Passes Congress



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- [Avoid Timeshare Resale Ripoffs](#)
- [FUN WEB PROFITS/ALTERNATIVE FUNDING](#)
- [Loan Modification](#)
- [cedar rapid financial services people who were taking by thi...](#)
- [Consumers in Life & Non Life Insurance](#)

Today's Mess-Up Photo

Apparently, pets, bikes, and roller blades are essential whe



[More Mess-ups](#)

Categories

- [Airlines](#)
- [Arts & Humanities](#)
- [Books](#)
- [Building, Construction](#)
- [Flooring Installation](#)



Subjects of Wide Speculation

1. **ROBIN SCHULDER** (259)
puppy mill
2. **Lance Puig + York Street Properties** (56)
False Representations + Payment Scam
3. **White Paws German Shepherd Rescue** (50)
lies, lack of info, libel and money due
4. **Nokiaunituk@hotmail.com** (50)
Winner
5. **mobile draw@live.com** (46)
HOW TO CLAIM MY PRIZE MONEY
6. **Viv3-Vitality clean- Acaiburn** (39)
Taking money from my account
7. **Viv3 Labs** (29)
taking money from my account
8. **hate** (29)
hatered
9. **Richard Pope** (27)
fraud
10. **Trading Planet Ltd - Life Cleanse Tablets** (25)
Not Free Samples

Latest News & Stories



Nothing Simple about Food Dating



Will Apple End Exclusive iPhone Deal With AT&T?



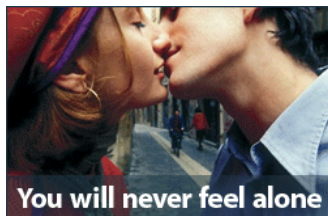
New Hybrid Models Enter Marketplace

Stay Away

1. **grants 360** (11)
2. **Bank of America** (17)
3. **Airtel** (46)
4. **Acai Berry Detox** (41)
5. **Acaiberry Detox** (10)
6. **Direct TV** (25)
7. **Acai Berry** (33)
8. **Pizza Hut** (6)
9. **Viv3 Labs** (14)
10. **Sears** (22)

Latest Questions

- Sports Imports
- UKTelco (GB) Mobile Bonanza
- health member and vh access
- Condo Association Disaster Hot Water Disconnect
- lottery winning msg. from U.K.



doing nor the laws regulating the companies they work for. Furthermore without government guidelines and watchdogs they can stall, intimidate customers and change the non-existent rules. These are my horrific experiences.

April 13, 2009
Applied for loan modification. Sent all documents requested faxes and sent by mail. Hardship letter. Financial Worksheet.

April 27, 2009
Called to see progress . They said it was never received. Faxed over the documents again. Called 1 hour later to confirm. Not received

April 28, 2009
Nothing Yet

April 30
They got it. Do you need anything? ASC Rep replied No, Not Yet

May 7
Progress? Rep said Nothing yet

May 18
Received a letter stating more info requested Pay stubs, workmans comp agreements.
Called same day & spoke to a rep and he stated that a letter from me outlining the income amounts only.

May 19
Faxed over the documents and called to see if they received the letter. Yes they did. Great.

June 1
Called for progress report and inform everything was going to be reviewed by a processor.

June 3
Received a letter from ASC requesting more informtion (i.e. pay stubs).
Called ASC spoke to a rep and reiterated as in my hardship letter I AM UNEMPLOYED. UNEMPLOYED PEOPLE DO NOT HAVE PAY STUBS. Confirmed that letter was sufficient and received and asked several times are you missing anything. Representative anwser "No everything is in order"

June 10
Received a letter from ASC stating missing documents "Pay stubs". Did not call as they told me everything was complete as of last week.

June 24
My Loan Modifiaction was DENIED . Foreclosure is the only option.
Called ASC and Rep informed me documentation was missing (ie PAY STUBS, lease agreements,) I was also informed that the REP that asked me to send the letter stating income was incorrect and they want PAY STUBS tenant lease information and workman's comp info. Again how can an unemployed man with no pay stubs that was never asked for tenant lease information until after the fact possibly get a loan modification. I was told to submit the lease information and re-apply since the case had been closed.

June 31
Called to confirm ASC received the lease info requested, hardship letter & worksheet again. Yes it was received.

July 13
Called to see the progress of loan modification. I was informed that because the letter had the original April date they could not be processed. I banged my head against the wall and refaxed the worksheet, letter and lease with the updated date.

July 23
Today Called to check updates. The rep who was very informative actually informed after 20 minutes of prying if ASC actually does loan modifications that although many request come in most people get denied because ASC deals with investors who do not participate with the HAMP program. I fall in the criteria of 31% of income vs. expense but I need to find out who owns my loan and if they don't participate in HAMP then my only option is foreclosure.

So Mr. Obama is this what HAMP stands for:
HAMPing any hope of getting loan modification
HAMPing financially distressed people from getting HELP
HAMPing the future growth of America

This is what it really stands for:
Here's Another MessyProgram

or
Help-us Already Mr President

or
Here's Another Millionaire's Profit

or
How About My Property

- Roofing
- Contractors
- Window and Door Installation
- o Business & Finances
 - Banks
 - Scam & Fake Checks
 - Loans
 - Collections Agencies
 - Tax Services
 - Bad Business Partners
 - Credit Cards
 - Savings & Investments
 - Equipment Leasing & Financing
 - Credit Report Websites
 - Inheritance Scams
- o Cars, Parts & Vehicles
 - Car Rental
 - Auto Insurance & Loan
 - Car Service Centers
 - Car Dealers
 - Gas Stations
 - Car Driving Schools
 - Towing
 - Motorcycles & Scooters
- o Clothing, Shoes & Acc
 - Dry Cleaners & Laundry
- o Computers & Accessories
- o Consumer Electronics
 - Mobile & Cell Phones
 - Vacuum Cleaners
 - Washing Machines
 - Digital Cameras
- o E-Shopping
- o Education
 - Colleges and Universities
 - Schools
 - Driving Schools
- o Entertainment
- o Fake & Novelty ID
- o Family & Relationships
 - Deadbeat Parents
 - Sexual Abuse
 - Online Dating Services
 - Astrology Readers
 - Neighbors
- o Food
- o Furniture
 - Mattresses
- o Gambling Games
- o Government & Police
 - Passport Services
 - Non-profit Organizations
 - Government Grants
 - Citizenship and Immigration Services
- o Health & Beauty
 - Health & Life Insurance
 - Plastic Surgery
 - Medical Negligence and Deficiency
 - Diet Products
 - Cosmetics
 - Dental Services
 - Vision, Glasses, Lenses
 - Drug Stores
 - Hair and Beauty Salons
 - Weight Loss Products and Programs
 - Beauty & Day Spas
 - Doctors
 - Rehabilitation Centers

Almost 4 months and NO HELP. I will be soon setting up camp in front of the Washington Monument in Obamaville thinking of how history repeats itself as shacks are be burned by local police. Mr. Obama, help America before it becomes a economic dustbowl again.

BTW I have never made a late payment on my mortgage and my credit score is 731. Doing the right thing is more important than being a big thing.

Signed,
Wit's End

- o Home & Garden
 - Pool & Bath Services
 - Security Services
 - Appliances
 - Utility Services
 - Plumbing Services
- o Hotels
- o Internet Services
 - Hosting & Web Design
 - Internet Providers
- o Jewelry & Watches
- o Job & Career
 - Bullying and Harassment at Work
 - Work at Home
 - Employment, Staffing, Recruiting Agencies
 - Employers
 - Employees
 - Model & Talent Agencies
- o Kids & Baby
- o Law & Civil Rights
 - Lawyers and Attorneys
 - Solicitors
- o Magazines & Newspapers
- o Movement & Delivery
- o Nature & Environment
- o News & Media
- o Online Scams
 - Lottery Scams
 - Ebay Scams
 - Alibaba Scams
 - Phishing
 - Online Surveys
 - Sweepstakes
 - PTC/PTR Sites
- o Other
- o Pets & Animals
 - Animal/Pet Hospitals
 - Cat Breeders
 - Dog Breeders
- o Products & Services
 - Flowers Delivery
 - Photo Services
 - Department Stores
 - Cleaning Services / Laundry
 - Tobacco Products
 - Retail Stores
- o Public Transportation & Taxi
 - Traffic Problems
- o Real Estate
 - Mortgage Companies
 - Apartments Rental
 - Home Insurance
 - Timeshares / Vacation Rentals
 - Condo and Home Owners Associations
 - Landlords
- o Restaurants & Bars
 - Fast Food Restaurants
- o Scam Contests
 - SMS Scam Contests
- o Society & Culture
 - Psychics & Mediums
 - Religion and Spirituality
- o Software & Games
 - Antivirus Software
- o Sports & Recreation
 - Fitness Centers
 - Fitness / Exercise Equipment
- o Telecommunications

Post your Comment

 Please check text spelling before submitting a comment

Your attitude towards Complaint Agree Neutral Disagree

Comment text

Attach photos (optional)

- Mobile/Cellular Service Providers
- International Calling Cards
- o Telemarketing
- o Travel & Vacations
 - Travel Agencies
 - Vacation Clubs
- o TV, Music & Video
 - Satellite & Cable TV
 - DVD Order & Rental
 - Annoying Commercials
 - Movies
- o Unauthorized Charges
 - Unauthorized Mobile Charges
- o Unsolicited Phone Calls
- o Wedding Services

[➔ Suggest new category](#)

Smile upon Life :)

Old guy comes in out of nowhere, and says there is a magic pool just outside their hotel room.



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