



Consumer Complaint Form

Attorney General Josh Shapiro

Bureau of Consumer Protection
15th Floor, Strawberry Square
Harrisburg, PA 17120

1-800-441-2555 – PA ONLY
1-717-787-9707

consumers@attorneygeneral.gov
www.attorneygeneral.gov

Please check if you or an immediate family member is a member of the military or a veteran.

Please check if you are age 60 or older.

Your Information

Fields marked with (*) are required.

Michael Smith

NAME*

1400 John F. Kennedy Blvd.

STREET ADDRESS*

Philadelphia

PA

CITY*

19107

STATE*

Philadelphia

5-DIGIT ZIP CODE*

215-555-5555

COUNTY*

BEST PHONE NUMBER*

ALTERNATIVE PHONE NUMBER

65

EMAIL By providing your email address, you agree to receive email communications from the Pennsylvania Office of Attorney General.

AGE

Complaint Information

Fields marked with (*) are required.

MV Realty PBC, LLC d/b/a MV Realty of Pennsylvania LLC

BUSINESS NAME*

Dianne Brown

PERSON TO WHOM YOU SPOKE

219 N. Dixie Blvd

BUSINESS ADDRESS

Delray Beach

FL

CITY*

33444

STATE

866-484-3824

5-DIGIT ZIP CODE

BUSINESS PHONE NUMBER

Homeowner Benefit Program

PRODUCT OR SERVICE PURCHASED

June 1, 2022

6,400

DATE PURCHASED

PURCHASED PRICE

FORM OF PAYMENT:

CREDIT CARD ATM/DEBIT CARD PREPAID CARD OTHER

WHERE AND HOW DID YOU SIGN THE CONTRACT (IF APPLICABLE):

HOME (PAPER CONTRACT) HOME (OVER THE PHONE)
 HOME (ELECTRONIC SIGNATURE) BUSINESS LOCATION
 OTHER _____

WHERE AND HOW DID YOU SIGN THE CONTRACT?

PLEASE CHECK IF YOU ARE OR HAVE EVER BEEN INVOLVED IN A LEGAL ACTION RELATED TO THIS COMPLAINT. IF SO, PLEASE SUMMARIZE IN TWO SENTENCES THE RESULT OF THE LEGAL ACTION.

PLEASE EXPLAIN YOUR COMPLAINT: Try to be brief, but be sure to tell **WHAT** happened, **WHEN** it happened and **WHERE** it happened. Be specific about any oral statements the business made to you, **ESPECIALLY** those that influenced you to deal with the company, including how you heard about the company. Describe events in the order in which they happened.

In June of 2022, a representative of MV Realty called me and told me about a Homeowner Benefit Program. She said the company could give me \$640 if I agreed to use them as my real estate agent if I ever decided to put my home up for sale. I needed the money to do repairs in my home, so I decided to sign up. She sent a notary to my house the next day with documents for me to sign. The notary did not leave me a copy of my documents. Later, I received a notice from the City of Philadelphia Department of Records that MV Realty had recorded a 40-year mortgage on my home. I had no idea that the company included a mortgage in the documents it had me sign. I also did not know that the contract was for forty years. I will have to pay them \$6400 to get out of the contract. I feel like I was tricked into signing up for this program. I am worried that the mortgage will make it harder for me to get a home equity loan to do repairs on my home.

WHAT WOULD YOU LIKE THE BUSINESS TO DO TO RESOLVE YOUR COMPLAINT?

I would like the company to cancel the contract and take the mortgage off my home. I do not want the company to do this to other homeowners.

HAVE YOU CONTACTED OTHER AGENCIES? YES NO

IF YES, AGENCIES CONTACTED AND ACTIONS THEY TOOK (IF KNOWN)

Other Information

HOW DID YOU HEAR ABOUT US?

A friend

WHAT IS YOUR RACE OR ETHNICITY?

- HISPANIC/LATINO
- WHITE (NOT HISPANIC/LATINO)
- BLACK/AFRICANAMERICAN(NOTHISPANIC/LATINO)
- NATIVE HAWAIIAN/PACIFIC ISLANDER
- ASIAN
- NATIVE AMERICAN
- BIRACIAL
- OTHER
- PREFER NOT TO ANSWER

PLEASE READ CAREFULLY

The Attorney General cannot act as your private attorney. As a law enforcement agency, the primary function of the Office of Attorney General is to represent the public at large by enforcing laws prohibiting unfair or deceptive practices. The Attorney General, through the Bureau of Consumer Protection, provides a mediation service to consumers where an attempt may be made to mediate your individual consumer complaint if it falls within the jurisdiction of the office. **Please be advised that the information you provide will be shared with the party against which you have filed a complaint. Additionally, your complaint may be shared with or referred to other governmental law enforcement or regulatory agencies.** Your complaint will also be kept on file with our office and the information contained therein may be used to establish violations of Pennsylvania Law. Attached to this complaint form is an informational sheet which will help you in completion of the complaint form and also will explain in greater detail the mediation process. By signing below, I authorize the Bureau of Consumer Protection to contact the party(ies) against which I have filed a complaint in an effort to reach an amicable resolution. I further authorize the party(ies) against which I have filed a complaint to communicate with and provide information related to my complaint to the Bureau of Consumer Protection. I verify that I have read and understand the informational sheet about this process; and, that the information provided is true and correct to the best of my knowledge, information and belief.

Michael Smith

YOUR SIGNATURE

12/14/2022

DATE

Please include copies of all documents regarding your problem. Be sure to send COPIES, not originals.

WHEN SHOULD YOU FILE A COMPLAINT

If you are unable to resolve a problem with a business (see, “Problem-Solving Tips”, below), you may wish to file a complaint with the Office of Attorney General, Bureau of Consumer Protection (“Bureau”). You can download a complaint form from our website at www.attorneygeneral.gov or you can call our toll-free number, 1.800.441.2555, to have a form mailed to you.

The Bureau provides a mediation service to consumers where an attempt may be made to mediate individual complaints which fall within the Bureau’s jurisdiction. The information you provide will be used in an attempt to resolve your complaint and will be shared with the party(ies) against which the complaint is filed. Additionally, your complaint may be shared with or referred to other governmental law enforcement or regulatory agencies.

NOTE: (1) Participation in the mediation process is voluntary and we cannot compel a business to cooperate; and (2) We cannot mediate a matter that is already or has been the subject of legal action.

When we receive your completed complaint form, it will be reviewed by our staff and, depending on the nature of the complaint, one of the following courses of action may be taken.

- We may refer your complaint to a local, state or federal agency, which has primary jurisdiction over the subject matter. If your complaint is referred to such an agency or organization, you will be notified by mail of its name and address, so you may follow up on your complaint.
- If your complaint falls with the Bureau’s jurisdiction, we may attempt to initiate our voluntary mediation process with the business, in which case you will receive a letter with your file number and the name of the agent who will handle the mediation. Please keep your file number for future reference when contacting this office.

NOTE: Because of the volume of complaints the Bureau receives, it may take some time before we review and process your complaint. We ask for and appreciate your patience during this time.

NOTE: In order to document your complaint file and keep it up-to-date, we request communications from you and the business to be in writing.

- You will be notified by mail when we receive information regarding your case.
TO HELP US HELP YOU, PLEASE REFRAIN FROM CALLING FOR “STATUS REPORTS.”

If mediation efforts are not successful, you may be advised to seek relief either through a private attorney or through Magisterial District Court. The Bureau cannot provide you with private legal counsel or offer legal advice. The Bureau represents the public at large in its enforcement of the Unfair Trade Practices and Consumer Protection Law (“Consumer Protection Law”). The Consumer Protection Law does provide individual consumers with the ability to bring a private action, citing unfair and deceptive business practices.

PROBLEM-SOLVING TIPS

It is helpful for you to try to resolve your own complaint before contacting the Bureau. However, if you have exhausted your efforts to resolve the problem without success, contact the Office of Attorney General promptly for assistance.

NOTE: If your claim involves a dispute of charges placed on your credit card, or billing statement or if a merchant has promised to reverse or credit your charge card but has failed to do so, you must act quickly to preserve your right to challenge a charge. Under the Federal Fair Credit Billing Act, your credit card company must receive a written dispute notice from you within 60 days after the first bill containing the disputed charge was mailed to you. The Bureau cannot dispute this charge for you. Look at the back of your credit card statement for specific information regarding the procedure for filing your dispute. You must file your dispute with your credit card company, a complaint to the merchant or company that made the charge is not sufficient. Even if you file a credit card dispute, you can still file a complaint with our office.

IDENTIFY THE PROBLEM

Before you complain to a company, be sure to identify the problem, what (if anything) you have already done to resolve the problem and what you think is a fair settlement. For example, do you want your money back? Would you like the product repaired? Do you want the product exchanged?

GATHER RECORDS

Start a file about your complaint. Include copies of sales receipts, repair orders, warranties, canceled checks, and contracts which will back up your complaint and help the company solve your problem.

Go to the place you made the purchase. Contact the person who sold you the item or performed the service. Calmly and accurately explain the problem and what action you would like taken. If that person is not helpful, ask for the supervisor or manager and restate your case. A large percentage of consumer problems are resolved at this level. Chances are, yours will be too.

Allow each person you contact time to resolve your problem before contacting someone else.

Keep a record of your efforts and include the names of those you spoke with and what was done about the problem. Save copies of any letters you send to the company, as well as letters sent to you.

WRITING A COMPLAINT LETTER

The letter should include your name, address, home and work telephone numbers, and the account number, if appropriate.

Make your letter brief and to the point. Specify all the important facts about your purchase, including the date and place you made the purchase and any information you can give about the product, such as the serial or model number. If you are writing to complain about a service you received, describe the service and who performed it.

State exactly what you want done about the problem and how long you are willing to wait to resolve it. Have reasonable expectations.

Include copies of all documents regarding your problem. Be sure to send COPIES, not originals.

Don't write an angry, sarcastic, or threatening letter. The person reading your letter probably was not responsible for your problem, but may be very helpful in resolving it.

Type your letter if possible. If it is handwritten, make sure it is neat and easy to read.

Keep a copy of all correspondence to and from the company, as well as a copy of your complaint.

OTHER ASSISTANCE

If you are not satisfied with the response, don't give up. If the company operates nationally or the product is a national brand, call or write a letter to the person responsible for consumer complaints at the company's headquarters, e.g., the company's public relations representative or president. Many companies have toll-free telephone numbers, often printed on the product. Before telephoning a company long distance, check to see if the firm has a toll-free number.

If you have questions concerning the specific application or interpretation of the law, you should consult a private attorney. If you do not have an attorney, you can call your county lawyer referral service or your county bar association. Other agencies may be accessed through the blue pages of your telephone director.

The Bureau is charged with identifying patterns of business practices which may violate the Consumer Protection Law. Even if you have resolved your complaint, you can forward a statement regarding your experience, with attached documents, for the Bureau's reference.

Thank you for bringing this matter to our attention. We hope we can be of assistance to you.