

From: [Cornell-Brown, Rowan](#)
To: ["jlopez-jacobs@consumerslaw.com"](mailto:jlopez-jacobs@consumerslaw.com)
Subject: RE: Public Records Request Response
Date: Wednesday, December 12, 2018 4:06:00 PM
Attachments: [2018 12 12 ltrt to J Lopez-Jacobs re Public Records Request.pdf](#)

Dear Mr. Lopez-Jacobs:

My apologies, the responsive document was inadvertently omitted from my previous email. Please find attached.

Best Regards,

Rowan Cornell-Brown

Paralegal
State of Vermont
Office of the Attorney General
109 State Street
Montpelier, VT 05609-1001
(802) 828-5507

From: Cornell-Brown, Rowan
Sent: Wednesday, December 12, 2018 3:57 PM
To: jlopez-jacobs@consumerslaw.com
Subject: Public Records Request Response

Dear Mr. Lopez-Jacobs:

Attached please find a letter responsive to your recent public records request.

Best Regards,

Rowan Cornell-Brown

Paralegal
State of Vermont
Office of the Attorney General
109 State Street
Montpelier, VT 05609-1001
(802) 828-5507

THOMAS J. DONOVAN, JR.
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STATE OF VERMONT
OFFICE OF THE ATTORNEY GENERAL
109 STATE STREET
MONTPELIER, VT
05609-1001

December 12, 2018

Jody Lopez-Jacobs
Flitter Milz, P.C.
450 N Narberth Ave
Suite 101
Narberth, PA 19072

Via email to: jlopez-jacobs@consumerslaw.com

Re: Public Records Request

Dear Mr. Lopez-Jacobs:

I write in response to your public records act request dated December 7, 2018, in which you requested:

"Complaints made against Westlake Financial Services..."

Attached please find one document responsive to your request. Personal contact information has been redacted pursuant to 1 V.S.A. § 317(c)(7).

Sincerely,

A handwritten signature in black ink, appearing to read "Rowan Cornell-Brown".

Rowan Cornell-Brown
Paralegal
Public Protection Division

073114- .txt

From: [REDACTED]
Sent: Wednesday, July 30, 2014 12:15 PM
To: consumer@uvm.edu
Cc:
Subject: Consumer Complaint Form

Below is the result of your feedback form. It was submitted by [REDACTED] on Wednesday, July 30, 2014 at 12:14:33

email: [REDACTED]

Intake Number: Not Yet

Name:

Street: [REDACTED]

City: Lunenburg

State: VT

ZIP: 05906

Phone: [REDACTED]

Age: 58

Senior: Yes

Veteran or Service Member: No

Business Name: Westlake Financial Services

Business Street: P.O. Box 5480

Business City: Lunenburg

Business State: VT

Business ZIP: 05906

Business Phone: 3525957345

Business E-mail: [REDACTED]

Complaint: What is your physical address? I need it to file a complaint with the attorney Generals Office-

about your company never notifying me that the payments I put on the back of my loan were due in a balloon payment. I had paid a service fee for that-have been paying for this predatory loan for 4 yrs over \$10,000 of interest & fees (most of them hidden)--Like the late fees you charged me on the balloon payment due this mo. All, on a 11,000 loan. When, I called they said there is nothing that can be done- they call me 10 times a day-saying the same thing on my machine talking both English & Spanish-taking up all my room.

073114-

2.txt

From: _____
Sent: Wednesday, July 30, 2014 12:36 PM
To: consumer@uvm.edu
Cc:
Subject: Consumer Complaint Form

Below is the result of your feedback form. It was submitted by
(_____) Wednesday, July 30, 2014 at 12:35:56

email: _____

Intake Number: Not Yet

Name:

Street: _____

City: Lunenburg

State: VT

ZIP: 05906

Phone:

Age: 58

Senior: Yes

Veteran or Service Member: No

Business Name: Westlake Financial Services

Business Street: P.O. Box 54807

Business City: Los Angeles, CA 90054-08077

Business State: CA

Business ZIP: 05906

Business Phone: 888-739-9192

Business E-mail: _____

Complaint: Westlake Financial -is my truck loan for \$11,000. That I have been paying on for 4 yrs this

June (paying 24.91%)This company never notifying me that the payments I put on the back of my loan were due in a balloon payment. (5months of them)I had paid a hefty service fee for this service, or so I thought that-I can just continue paying my payments untill its paid off-have been paying for this predatory loan for 4yrs over \$10,000 of interest & fees (most of them hidden)--Like the late fees(73.90) you charged me on the balloon payment due this mo.-which was \$1850 All, When, I called they said there is nothing that can be done-they call me 10 times a day-saying the same thing on my machine talking both English & Spanish-taking up all my room. I am freaking out wondering how much more fees they can charge me?-Another \$2,000??? Maybe more--Can they get like \$15,000+ in interest & hidden fees on a \$11,000 Truck//Very Very Scared //Pleaseee HELP!!!!

Loss: \$1,850

Relief Requested: Want MY TITLE TO TRUCK (cleared) this loan closed & to get Title for the Truck-Need this company to give me relief from hidden & un-agreed charges----Thy should have been happy with the 10,000+interest on a \$11,000. truck//now they want another \$1850+who knows how much more.

Found By: Used Before

2014-6760-090814-b.txt

From: uguevara@westlakefinancial.com
Sent: Wednesday, September 03, 2014 6:17 PM
To: consumer@uvm.edu
Cc: uguevara@westlakefinancial.com
Subject: Complaint Response Form

Below is the result of your feedback form. It was submitted by
(uguevara@westlakefinancial.com) on Wednesday, September 3, 2014 at 18:17:12

email: uguevara@westlakefinancial.com

Complaint Number: 2014-6760

Responder: Business

Status: Resolved

Name: Ursula Guevara

Business Name: Westlake Financial Services

Contact: 323-973-7537

Update: Thank you for bringing this matter to our attention. Westlake Financial Services ("Westlake") values its customers and takes each complaint seriously as an opportunity to assist and service customers more effectively. Westlake has reviewed the customer's concerns as well as the account. In an effort to provide quality personal service, Westlake has responded directly to the customer in writing. As the written correspondence was sent via US Postal Service, it is advised that the customer allow sufficient time for delivery. Should the customer have additional questions or concerns, he or she may reach Westlake directly at the contact information provided in the written response.

REMOTE_ADDR: 209.76.245.77
HTTP_USER_AGENT: Mozilla/4.0 (compatible; MSIE 8.0; Windows NT 6.1; WOW64; Trident/4.0; SLCC2; .NET CLR 2.0.50727; .NET CLR 3.5.30729; .NET CLR 3.0.30729; Media Center PC 6.0; .NET4.0C; .NET4.0E; MS-RTC LM 8)