



## CONSUMER COMPLAINT POLICY

*Updated on 08/12/2025*

**Loan Factory** endeavors to be responsive to consumers and to promptly, fairly and accurately address any concerns or complaints the consumer may have regarding our services.

Loan Factory recognizes a consumer's right to make a complaint about the conduct of the Company's operations, services, employees, or third-party vendors, where the consumer's interests appear to have been adversely affected.

The purpose of the Inquiry/Complaint Resolution Policy is to protect the consumer's rights, including the right to comment and complain; provide an efficient and fair process for resolving consumer's complaints; and to monitor complaints in an effort to improve the quality of operations and services the Company provides.

This policy will provide the Company an opportunity to provide service and satisfaction to dissatisfied consumers; ensure a consistent method of management; monitoring, and reporting of complaints; and identify areas that need improvement.

Consumers are free to submit complaints by calling our company hotline 660-333-3333 or emailing [customer@loanfactory.com](mailto:customer@loanfactory.com). These contacts are visible to consumers at the bottom of every email that is being communicated with the consumer.

Consumers can also address the complaint in person, by mail to 2195 Tully Road, San Jose CA 95122, or directly address it with the employee who is assisting them. In the event of a verbal complaint, the employee receiving the complaint shall document the complaint in writing and escalate it to the Management Team. Regardless of the formality of the complaint, we treat and review all consumer complaints fairly and seriously.

### **Response to Complaints**

Once we receive the complaint, the Management Team (Escalation Managers, Client

# LOAN FACTORY

Advocate, Branch Manager, and/or Operation Manager) will get involved to investigate. Average turn time to acknowledge a ticket is 2 hours, and we will respond with a solution/advice within 4-8 business hours. The Loan Factory's Management Team tries to resolve the complaint within the first contact; however, depending on the complexity of the matter, it can take up to 24-48 business hours prior to responding to the consumer with a resolution. At the time of the first contact, Management team will inform the consumer if more time will be needed to research the case.

If the complaint involves an employee(s) of Loan Factory, the employee(s) shall not be the primary person(s) responsible for the investigation and response process. Complaints shall be addressed via whichever communication method the consumer prefers. However, written confirmation of the solution shall be sent to the consumer for record.

If a consumer claims they are victims of possible fraud, identity theft, breach of information, financial loss, or criminal activity, the President, the Operations Manager, and the Regional/Branch Manager will be notified of the claim immediately. A thorough investigation shall take place within 5 business days, and the result of the investigation will determine the next steps to solve the claim. Loan Factory's Management Team will go over the claims and the result of the investigation as well as any follow-up actions.

## **Complaint Log Review**

A record of consumer complaints, record retention of such complaints, any supporting documentation and responses shall be recorded by the Company's Escalation Desk log. This will be regularly reviewed to identify areas of the Company's operations and service that may require improvement. Loan Factory's Management team will research reoccurring complaint matters and recommend process and procedure changes, when appropriate. These changes will be reviewed, implemented, and announced to all company employees to take note of the updated Company policy and procedure updates to improve overall service and business.