



February 12, 2019

Consumer Financial Protection Bureau
Sent via Company Response Portal

Re: CFPB Case No. 190130-3791827

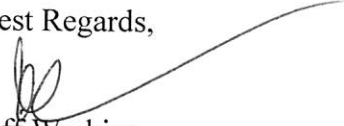
Dear Sir or Madam,

21st Mortgage Corporation (“21st Mortgage”) is in receipt of correspondence from Mr. Kovach to the Consumer Financial Protection Bureau (“CFPB”), bearing case number 190130-3791827. Please consider this 21st Mortgage’s official response.

Tony Kovack is not a consumer of 21st Mortgage under any plausible definition of the term and thus his use of the Consumer Complaint portal is misplaced. Aside from that, the most appropriate and accurate response is that we flatly reject all of his assertions. Additionally, we are not aware of any HUD or other regulator investigating the “claims” to which Kovack has alluded. 21st Mortgage values our relationship with our customers and with the CFPB, with the latter having examined our operations and those of our affiliates multiples times. We are proud of the results of those in-depth reviews. Should you have any questions about this, we welcome the opportunity to discuss.

If you have any questions or need more information, please feel free to contact me.

Best Regards,


Jeff Warkins
Staff Attorney, Ext. 1098