

Transcript

Hi, my name is Jorge. I've been here in New York for eleven years.

I was living in Miami and I was a small business owner and somehow things in life didn't go the right way and I had to file for bankruptcy and I knew the bankruptcy was going to stay on my credit report for ten years so it's something that you learn to accept and live with.

I lost an apartment because of the bankruptcy still showing in my credit. After the ten years when the bankruptcy was supposed to be gone I tried again for another apartment but before applying I wanted to make sure it was gone and it was still there. So I contacted them. I emailed them. I made several phone calls and they were not taking care of the issue. I got really fed up with them giving me the short hand, the run around, and kind of like ignoring me. They were claiming I had to wait another year.

So I didn't know what to do and I was really upset and I don't know why I thought about contacting the Better Business Bureau and they told me I should call the CFPB, and I was like let me try and I called and I was really surprised how quickly they took care of the issue.

Within two weeks, everything was finalized, like a letter saying its gone and everything has been resolved from both parties.

I like that there is a government agency at the federal level like the CFPB that will respond and will protect us consumers from, sometimes abusive behavior from financial institutions.

It feels really good to have this resolved, it's like a weight off your shoulders because you know now you can confidently go and if you need to rent an apartment or get a loan for projects, having a clean credit score and record always good.

No one was going to help me with my problem and I took charge by contacting the CFPB.