

From: Jandl, Lauren <Lauren.Jandl@vermont.gov>

Sent: Tuesday, June 21, 2022 12:51 PM

To: Julia Arbutus <jarbutus@thecapitolforum.com>

Subject: RE: PRR - cost waiver request: Arbutus, Julia - PRR response 2022-04363

Hi, Julia,

Attached you will find documents related to the consumer complaint filed in 2013 against TD Auto Finance, a division of TD Bank, which you requested. Personal information has been redacted pursuant to 1 V.S.A. § 317(c)(7). It took less than 30 minutes of staff time to comply with your narrowed request, and as such, there is no cost associated with this request.

Sincerely,

Lauren

01/31/2013 10:00 AM
01/31/2013 10:00 AM
01/31/2013 10:00 AM

Received at CAP

FEB 04 2013

Complaint # 13-01-1079
Date Scanned:

Office of the Attorney General Vermont
Public Protection Division
146 University Place
Burlington, Vermont 05405

Attn: [REDACTED]

Please note that TDAF, formerly Chrysler Financial, contact information has changed. To ensure that we receive and handle your concerns in a timely manner, we kindly request that you update your records accordingly:

TD Auto Finance
Attn: Gail Meyers
PO Box 1622
Roanoke, TX 76262

Fax: (888) 548-3574

Thank you in advance for your attention to this matter.

TD Auto Finance
PO Box 1622
Roanoke, TX 76262
682-831-4000
www.tdautofinance.com

January 30, 2013

Office of the Attorney General Vermont
Public Protection Division
146 University Place
Burlington, Vermont 05405

Attn: [REDACTED]

RE: [REDACTED]
Your File No.: 120110

Dear [REDACTED]

TD Auto Finance (TDAF), formerly known as Chrysler Financial, acknowledges the receipt of your recent letter in reference to [REDACTED] complaint. In his letter, [REDACTED] makes reference to TDAF not providing a "written statement of the dates and amounts of installments payments and the total amounts unpaid under the contract." He also requests once again this information to be provided on the monthly statement.

As an indirect lender TDAF's monthly statements are not required to provide the information [REDACTED] is requesting. I reference the attached letter sent by our Office of General Counsel dated 9/27/2012. We will however upon request, in writing, via email or by phone, furnish a payment history for [REDACTED] that reflects the dates and amounts of installments payments and the total amounts unpaid under the contract.

I spoke with [REDACTED] on 01/24/2013 and explained the information referenced above. He stated he has gone to the nearest TD Bank and asked for the information and it has not been furnished. I explained that we are not TD Bank and the request must be made directly with TDAF through one of the referenced methods. I expressed that a payment history was sent with his initial complaint dated 08/09/2012. I have also included a payment history for [REDACTED] convenience.

Thank you for taking the time to forward [REDACTED] concerns to our attention. We always welcome feedback from our Customers concerning our processes. If you have any further questions, please feel free to contact me at (800)284-8645, extension 7632.

Sincerely,

Martha Reveron

Martha Reveron
Problem Resolution Services

cc: [REDACTED]



TD Auto Finance
27777 Inkster Road
Farmington Hills, MI 48334-5326
248.427.6800, Fax 248.427.6600
www.tdautofinance.com

September 27, 2012

UPS Next Day

State of Vermont, Department of Banking, Insurance
Attention: Paula A. Longe, Banking Consumer Services
89 Main Street
Montpelier, VT 05620-3101

Regarding: Re: [REDACTED] Loan [REDACTED]

Dear Ms. Longe:

This letter serves as a response to your letter dated September 4, 2012 regarding loan TD Auto Finance ("TDAF") account [REDACTED] and compliance with stat. 8 V.S.A. 2232a(c).

TDAF does not make loans directly to consumers. TDAF takes assignment of retail installment contracts from motor vehicle dealers in Vermont and throughout the United States. Since we are not loaning directly to the customer but instead taking assignment of retail installment sales contracts from the dealership, 8 V.S.A. 223a (c) does not apply to TD Auto Finance LLC. As a holder of a Motor Vehicle Retail Installment Sales Finance license I refer you to 9 V.S.A. 2355 (k):

"Upon written request of the buyer, the holder of a retail installment contract shall give or forward to the buyer a written statement of the dates and amounts of installment payments and the total amount unpaid under the contract. A buyer shall be given a written receipt for any payment when made in cash. One statement or receipt shall be given the buyer without charge; if any additional statement or receipt is request by the buyer, it shall be supplied by the holder at a charge not in excess of \$1.00 for each additional statement or receipt so supplied."

Therefore, applying the requirements in 9 V.S.A. 2355 (k) we have complied with the law and provided to [REDACTED] upon his request a full payment history of his account.



TD Auto Finance
27777 Inkster Road
Farmington Hills, MI 48334-5326
248.427 6800, Fax: 248.427 6600
www.tdautofinance.com

Enclosed is a copy of your letter for your reference. If you have any questions, do not hesitate to contact the undersigned.

Sincerely,

A handwritten signature in cursive script that reads "Martha LaRouche".

Martha LaRouche, Paralegal
TD Auto Finance LLC f/k/a, Chrysler Financial
248-427-2582 – office, 248-427-2573 – fax
Enclosures



State of Vermont
Department of Banking, Insurance,
Securities and Health Care Administration
89 Main Street
Montpelier, VT 05620-3101
www.bishca.state.vt.us

Consumer Assistance Only:
Insurance: 1-800-964-1784
Health Care Admin.: 1-800-631-7771
Securities: 1-877-550-3907

ORIGINAL DELIVERED VIA FAX (888) 548-3574

September 4, 2012

TD Auto Finance LLC
Attn: Brandon Watts
2050 Roanoke Road
Westlake, TX 76262

Re: [REDACTED]
Loan Number [REDACTED]

Dear Mr. Watts:

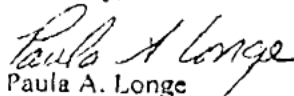
This Department was copied on [REDACTED] August 31, 2012 correspondence (enclosed for your convenience) and would like to draw your attention to 8 V.S.A. §2232a(c).

"Each licensed lender or holder shall give to the borrower a plain and complete statement of all payments made on account of any such loan specifying the amount applied to finance charges and the amount, if any, applied to principal, and stating the unpaid principal balance, if any, of such loan. When payment is made, a licensee shall provide the borrower with a statement therefor within 30 days after the payment is received, or shall provide, on an annual basis, statements setting forth the information required herein. Each licensed lender or holder shall provide a transaction history of the loan to the borrower upon request."

The enclosed copy of [REDACTED] monthly statement does not appear to be in compliance with the above Vermont Statute. Please provide [REDACTED] with a corrected statement and copy this Department with your response.

Thank you for your time and cooperation in this matter. The Department will expect your response within two weeks from the date of this letter.

Sincerely,


Paula A. Longe

Banking Consumer Services Specialist

Cc: Enclosure

File Number: 120110



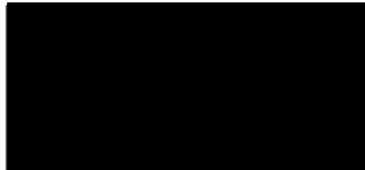
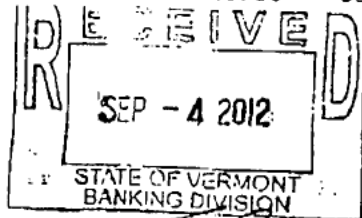
Banking
802-828-3307

Insurance
802-828-3301

Captive Insurance
802-828-3304

Securities
802-828-3420

Health Care Admin.
802-828-2900



31 AUGUST 12

To: BRANDON WATTS, TD BANK
 To: PAULA LONGE, BANKING CONSUMER SERVICES

REFERENCE WATTS LETTER of 24 AUG 12 AND LONGE LETTER of 28 AUG 12

MR WATTS LETTER IS NOT IN KEEPING WITH THE REALITY of WHAT WAS FORMALLY TOLD TO MR. TD BANK IS OBLIGED TO REVEAL THE PRINCIPAL AND INTEREST DUE AND TO POST THE PREVIOUS MONTHLY PAYMENTS ACCORDINGLY.

THE CUSTOM of THE BANKING INDUSTRY IS TO PROVIDE CONCISE AND CLEAR INFORMATION AND TO MAKE IT COMFORTABLE FOR THE CONSUMER TO PAY DOWN A LOAN.

PT 4 of MR WATTS LETTER "... HE WILL NEED TO INCLUDE A REQUEST WITH HIS PAYMENT OR CONTACT US ..." VIOLATES THE BASIS of A GOOD BANKING INSTITUTION. AN EXAMPLE of GOOD CUSTOMER BANKING RECORD KNOWLEDGE IS ATTACHED (VISA VIE VT ECH DEU AUTH)

TD BANK CLEARLY DRIVES THE PRINCIPAL THAT MAKING IT HARD TO PAY DOWN PRINCIPAL IS GOOD FOR TD BANK'S BOTTOM LINE.

ENCLOSED IS A CHECK FOR # [REDACTED] sent to LOUISVILLE, KY

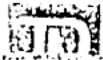
AS I UNDERSTAND VERMONT LAW MY PAYMENTS of INTEREST AND PRINCIPAL MUST CLEARLY BE REFLECTED ON MY BILL. ALSO, TD BANK BURDENS ME WITH HAVING TO MAKE AN UNKNOWN "REQUEST" OR CALLING THEM, NEITHER of WHICH IS CLEAR.

THEY DO NOT HAVE THE RITE TO DENY ME THE KNOWLEDGE of HOW MY PAYMENTS ARE APPLIED.

cc WATTS
 cc LONGE
 cc [REDACTED]



TD Auto Finance



As a customer of TD Auto Finance, we'll send you eBills directly to your email box. Sign up online at www.tdautofinance.com

TD Auto Finance
 200 Bank Center
 Louisville, KY 40299-1921

Call for more information
 1-800-556-8172

TD Auto Finance
 200 Bank Center
 Louisville, KY 40299-1921

Call for more information
 1-800-556-8172

As a customer of TD Auto Finance, we'll send you eBills directly to your email box. Sign up online at www.tdautofinance.com

Your Account Overview

Account Number [REDACTED]
 Vehicle Description 2009 FORD FOCUS
 Vehicle Identification Number [REDACTED]
 Contract Date 01/30/2012
 Statement Date 08/26/2012
 Payments Made 6
 Estimated Payoff Amount* [REDACTED]

*Payoff Amount as of statement date. See reverse for details.

Your Account Activity

Date	Description of Activity	Amount
08/08/2012	Payment Received - Thank You	[REDACTED]
09/14/2012	Current Amount Due	[REDACTED]
09/14/2012	Total Amount Due	[REDACTED]

Payments received after statement date are not reflected

Please see reverse side for important information on check reversals.

Contact Us

Web Address tdautofinance.com
 Visit us online to review your account, make your payment or update your personal information.

Customer Service Center 1-800-556-8172
 Hours of Operation Mon - Fri 7 am til 10 pm (ET)
 Sat 8 am til 6 pm (ET)

Payment Mailing Address P O BOX 9001921
 LOUISVILLE, KY 40299-1921

Keep

Return

Mailing Your Payment

Account Number [REDACTED]
 Payment Due Date 09/14/2012
 Total Amount Due [REDACTED]
 Total Amount Paid \$ [REDACTED]

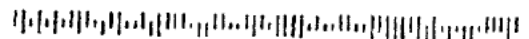
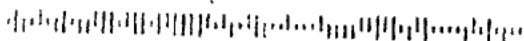
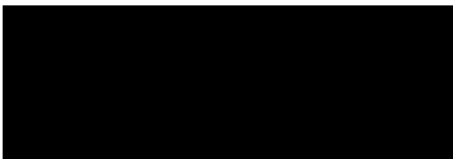
Check box and note any address changes on back of this form

Make Check Payable To: TD Auto Finance
Mail Payment To:

TD AUTO FINANCE
P O BOX 9001921
LOUISVILLE, KY 40299-1921



TD Auto Finance
 200 Bank Center
 Louisville, KY 40299-1921



TD AUTO FINANCE

JANUARY 29, 2013



ACCOUNT NUMBER:



YEAR: 2009 MAKE: FORD MODEL: FOCUS
VIN:



DEAR CUSTOMER:
BELOW IS THE ITEMIZED HISTORY OF YOUR ACCOUNT BEGINNING WITH THE CONTRACT DATE
OF 01/30/12 AND REFLECTING ACTIVITY THROUGH 01/29/13.

CURRENT ACCOUNT STATUS

CURR RATE	DUE DATE	NUM PMTS REM	BALANCE	CURRENT AMT DUE	LATE CHARGES ASSESSED	LATE CHARGES DUE	OTHER FEES ASSESSED	OTHER FEES DUE

INVOICE DUE DATE	TRANS DATE	DAYS LATE	TRANSACTION AMOUNT	----- PRINCIPAL	TRAN DESCRIPTION INTEREST	----- FEES	PRINCIPAL BALANCE
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	01/30/12				CONTRACT AMOUNT		
03/14/12	03/12/12	0					
	03/12/12				PAYMENT REVERSAL		
	03/12/12				CURTAILMENT		
03/14/12	03/12/12	0					
04/14/12	04/16/12	2					
	04/16/12				PAYMENT REVERSAL		
	04/16/12				CURTAILMENT		
04/14/12	04/16/12	2					

TD AUTO FINANCE
JANUARY 29, 2013



INVOICE DUE DATE	TRANS DATE	DAYS LATE	TRANSACTION AMOUNT	PRINCIPAL	TRAN DESCRIPTION INTEREST	FEEES	PRINCIPAL BALANCE
05/14/12	05/07/12	0	[REDACTED]				[REDACTED]
	05/07/12		[REDACTED]		PAYMENT REVERSAL		[REDACTED]
	05/07/12		[REDACTED]		CURTAILMENT		[REDACTED]
05/14/12	05/07/12	0	[REDACTED]				[REDACTED]
06/14/12	06/08/12	0	[REDACTED]				[REDACTED]
07/14/12	07/06/12	0	[REDACTED]				[REDACTED]
08/14/12	08/08/12	0	[REDACTED]				[REDACTED]
	08/08/12		[REDACTED]		PAYMENT REVERSAL		[REDACTED]
08/14/12	08/08/12	0	[REDACTED]				[REDACTED]
	08/08/12		[REDACTED]		CURTAILMENT		[REDACTED]
09/14/12	09/10/12	0	[REDACTED]				[REDACTED]
	09/10/12		[REDACTED]		PAYMENT REVERSAL		[REDACTED]
	09/10/12		[REDACTED]		CURTAILMENT		[REDACTED]
09/14/12	09/10/12	0	[REDACTED]				[REDACTED]
10/14/12	10/08/12	0	[REDACTED]				[REDACTED]
11/14/12	11/12/12	0	[REDACTED]				[REDACTED]
12/14/12	12/10/12	0	[REDACTED]				[REDACTED]
01/14/13	01/15/13	1	[REDACTED]				[REDACTED]

TDAF
JANUARY 29, 2013



IF YOU HAVE ANY QUESTIONS CONCERNING THIS HISTORY, PLEASE FEEL FREE TO CONTACT
US AT: 1-800-556-8172.

SINCERELY,

CUSTOMER SERVICES REPRESENTATIVE

From THE
Disk of

11 FEB 2013

To: STATE of VERMONT, ATTORNEY GENERAL Office RE 13-01-1079
103 B MORRILL HALL - UVM, BURLINGTON, VT 05405

ATTN: [REDACTED], CONSUMER ADVISOR

I'm [REDACTED] YEARS, WITH OVER [REDACTED] YEARS IN MARKETING, RETAIL
AND WHOLESALE NEGOTIATIONS. [REDACTED] YRS MILITARY.

HENCE, I KNOW FROM EXPERIENCE THAT THE CUSTOM OF THE
FINANCIAL INDUSTRY IS OR IS SUPPOSED TO BE FULL DISCLOSURE.
HIDING MATERIAL FACTS IS IMMORAL IF NOT ILLEGAL!

ENCLOSED #1 = A CURRENT COPY of my LOAN WITH THE
VT. ECON. DEV AUTHORITY. NOTE: THE PRINCIPAL AND INTEREST
ARE BOTH POSTED IN A CLEAR MANNER THERE BY GIVING ME
THE OPPORTUNITY OF PAYING DOWN THE NOTE IN A COMFORTABLE
MANNER. THIS IS THE STANDARD USED BY ALL HONEST
LEARNING- INSTITUTIONS. VEDA IS LENDING LIKE TD AUTO.

ENCLOSED #2 COPY of TD AUTO MONTHLY BILL. IVE ASKED
FOR FULL DISCLOSURE SINCE AUGUST 2012. THEY OFFER NO INFO.

ENCLOSURE #3 MARTHA REVERON LETTER of 30 JAN 13
IS AN INSTANT REPLY of MARTHA LA ROCHE'S LETTER of 27 SEPT 12
RE TP #3 = WHEN SHE SPOKE TO ME, I TOLD HER THAT I COULD
DEPOSIT IN TD BANK, [REDACTED] SHE SAID, "YES THEY

ARE A SISTER BANK TO US" (THE CONVERSATION IS ON THEIR TAPE)

HENCE, MY ARGUMENT IS, IF THEY CAN TAKE MY MONEY WHY
CAN'T I ACCESS MY ACCOUNT INFORMATION? IF IT LOOKS LIKE

A DUCK, QUACKS AND WALKS LIKE A DUCK = IT MUST BE

A DUCK. THE LAW MEANS "FULL TRANSPARENCY". THEY

HAVE A MAZE TO AVOID PROVIDING "CUSTOMER SERVICE"

(1)

LA ROUCHE LETTER, 27 SEPT 2012, AT P3 ALSO PAULA
LONGE LETTER TO TD AUTO, 4 SEPT 12 + " [REDACTED]

[REDACTED] MONTHLY STATEMENT DOES NOT APPEAR TO
BE IN COMPLIANCE WITH ABOVE VERMONT STATUTE 1144-5.

TD AUTO IS A BANK BY ANY STANDARDS, BOTH IN BILLING,
RECEIVING PAYMENTS AT A BRICK AND MORTAR BANK IN
[REDACTED] AND IN THEIR METHOD OF EARNING MONEY AND
SHOULD BE HELD TO THAT STANDARD OF DISCLOSURE.

BOTH BY PHONE AND IN THEIR CORRESPONDENCE THEY
ARE VAIN AND SELF SERVING. THEY HIDE THE INTEREST DUE
IN A VAIL OF SECRECY. THEY OFFER NO REASONABLE MEANS
OF KNOWING WHERE AN ACCOUNT STANDS. "UPON WRITTEN REQUEST"
MEANS NOTHING. IF A BORROWER IS TRYING TO TRAC THE
LOAN, THEN HOW OFTEN, TO WHOM, AND HOW SHOULD SUCH A
REQUEST BE MADE? THEY TOLD ME THEY HAVE 30 DAYS TO
RESPOND. WHY CAN'T I OR A BORROWER MAKE A LETTER
THAT REQUIRES A MONTHLY ACCOUNTING FROM TD AUTO.

"UPON WRITTEN REQUEST". I HEREBY REQUEST
AS THE BUYER A WRITTEN STATEMENT PER VT LAW
& V.S.A. 2355 (K) AS OF THE 1ST OF EACH MONTH,
EVERY MONTHLY FOR THE DURATION OF THE LOAN

THIS PARAGRAPH CONFORMS TO THE LETTER OF
THE LAW. TD AUTO INTERPRETATES "UPON WRITTEN REQUEST"
IN THE MOST RESTRICTIVE MANNER, REASONABLENESS WOULD
INTERPRETATE IT TO MEAN & TELL US ONCE!

A SKILLED ANALYST COULDN'T MAKE HEADS NOR
TAILS OUT OF THEIR POLICIES. [REDACTED]

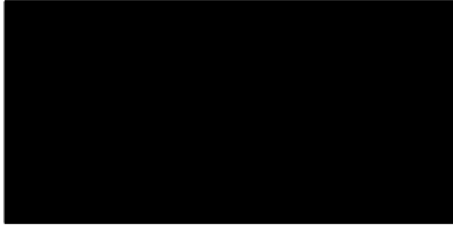
(2)

Payment Notice



VT ECONOMIC DEVELOPMENT AUTHORITY
 58 EAST STATE STREET, SUITE 5
 MONTPELIER, VT 05602-3044
 PHONE: (802) 828-5627

For billing inquiries call (802) 828-0753 or billing@veda.state.vt.us



pd #

Period Start: 12/31/2012
 Statement Date: 01/30/2013
 Due Date: 02/14/2013
 Loan Number: [REDACTED]
 Maturity Date: [REDACTED]
 Current Rate: 1.00000
 as of: [REDACTED]

Current Principal: [REDACTED]
 Current Interest: [REDACTED]
 Total Past Due: [REDACTED]
 Total Current Due: [REDACTED]
 Interest Paid: [REDACTED]
 (2012 Year-to-date)

Loan Name: [REDACTED]

pop
let

Transactions:

Trans Date	Transaction Amount	Description	Principal	Interest	Late Fees Other Charges	Principal Balance
12/30/2012	[REDACTED]	Beginning Balance	[REDACTED]	[REDACTED]		[REDACTED]
01/07/2013	[REDACTED]	P+I Interest Payment	[REDACTED]	[REDACTED]		[REDACTED]
01/07/2013	[REDACTED]	P+I Principal Payment	[REDACTED]	[REDACTED]		[REDACTED]
01/07/2013	[REDACTED]	Principal Reduction	[REDACTED]	[REDACTED]		[REDACTED]
01/30/2013	[REDACTED]	Ending Balance	[REDACTED]	[REDACTED]		[REDACTED]

Payments Due:

Due Date	Payment Number	Description	Payment Due	Amount Paid	Amount Remaining	Total Due
02/14/2013	[REDACTED]	Principal and Interest	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
02/14/2013		Total Payment Due	[REDACTED]		[REDACTED]	[REDACTED]
		Total Amount Due	[REDACTED]		[REDACTED]	[REDACTED]

JMCL #1



Now available - A quick, secure and convenient way to send and receive information about your TD Auto Finance Account. Through the **Secure Message Center**, you will have the confidence of knowing your personal and account information is being handled securely, while eliminating paper waste and the cost of postage. Send us your inquiries 24/7 for a fast and easy way to contact us. It's as easy as sending an email! Go to tdautofinance.com, log in to your account and select the "Secure Message Center" tab to get started.

Manage your account online

Manage your account online.

- Make payments
- View your complete payment history
- Update your profile and preferences



Log in at www.tdautofinance.com

Committed to legendary customer service

With more than 155 years of experience, TD Bank Group has long been known for providing legendary customer service. Our priority is to constantly improve our service to meet your evolving needs.

Your Account Overview

Account Number	[REDACTED]
Vehicle Description	2009 FORD FOCUS
Vehicle Identification Number	[REDACTED]
Contract Date	01/30/2012
Statement Date	01/26/2013
Payments Made	11
Estimated Payoff Amount*	[REDACTED]

*Payoff Amount as of statement date. See reverse for details.

Your Account Activity

Date	Description of Activity	Amount
01/15/2013	Payment Received - Thank You	[REDACTED]
02/14/2013	Current Amount Due	[REDACTED]
02/14/2013	Total Amount Due	[REDACTED]

Payments received after statement date are not reflected.

Please see reverse side for important information on check conversion.

Contact Us

Web Address	tdautofinance.com
	Visit us online to review your account, make your payment or update your personal information.
Customer Service Center	1-800-556-8172
Hours of Operation	Mon - Fri 7 am til Midnight (ET) Sat 8 am til 7 pm (ET)
Payment Mailing Address	P O BOX 9001921 LOUISVILLE, KY 40290-1921

Keep

6

Return

Mailing Your Payment

If payment not received by due date you may be assessed a late charge.

Account Number	[REDACTED]
Payment Due Date	02/14/2013
Total Amount Due	[REDACTED]

Total Amount Paid \$ [REDACTED]

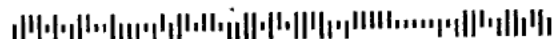
I have a new address or paid more than the amount due (details on back)

Make Check Payable To: TD Auto Finance
Mail Payment To:


TD AUTO FINANCE
P O BOX 9001921
LOUISVILLE, KY 40290-1921



TD Auto Finance
Correspondence/Credit Dispute Address
PO BOX 9223, FARMINGTON HILLS, MI 48333-9223



1002


TD Auto Finance
PO Box 1622
Roanoke, TX 76262
682-831-4000
www.tdautofinance.com

January 30, 2013

Office of the Attorney General Vermont
Public Protection Division
146 University Place
Burlington, Vermont 05405

Attn: [REDACTED]

RE: [REDACTED]

Your File No.: 120110

Dear [REDACTED]

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Sincerely,

Martha Reveron

Martha Reveron
Problem Resolution Services

cc: [REDACTED]

INCL #3



TD Auto Finance
27777 Inkster Road
Farmington Hills, MI 48334-5326
248.427.6800, Fax: 248.427.6600
www.tdautofinance.com

September 27, 2012

UPS Next Day

State of Vermont, Department of Banking, Insurance
Attention: Paula A. Longe, Banking Consumer Services
89 Main Street
Montpelier, VT 05620-3101

Regarding: Re: [REDACTED]

Dear Ms. Longe:

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"Upon written request of the buyer, the holder of a retail installment contract shall give or forward to the buyer a written statement of the dates and amounts of installment payments and the total amount unpaid under the contract. A buyer shall be given a written receipt for any payment when made in cash. One statement or receipt shall be given the buyer without charge; if any additional statement or receipt is request by the buyer, it shall be supplied by the holder at a charge not in excess of \$1.00 for each additional statement or receipt so supplied."

Therefore, applying the requirements in 9 V.S.A. 2355 (k) we have complied with the law and provided to [REDACTED] upon his request a full payment history of his account.

INCL #4



State of Vermont
Department of Banking, Insurance,
Securities and Health Care Administration
89 Main Street
Montpelier, VT 05620-3101
www.bishca.state.vt.us

Consumer Assistance Only:
Insurance: 1-800-964-1784
Health Care Admin.: 1-800-631-7771
Securities: 1-877-550-3907

ORIGINAL DELIVERED VIA FAX (888) 548-3574

September 4, 2012

TD Auto Finance LLC
Attn: Brandon Watts
2050 Roanoke Road
Westlake, TX 76262

Re: [REDACTED]
Loan Number [REDACTED]

Dear Mr. Watts:

This Department was copied on [REDACTED] August 31, 2012 correspondence (enclosed for your convenience) and would like to draw your attention to 8 V.S.A. §2232a(c).

"Each licensed lender or holder shall give to the borrower a plain and complete statement of all payments made on account of any such loan specifying the amount applied to finance charges and the amount, if any, applied to principal, and stating the unpaid principal balance, if any, of such loan. When payment is made, a licensee shall provide the borrower with a statement therefor within 30 days after the payment is received, or shall provide, on an annual basis, statements setting forth the information required herein. Each licensed lender or holder shall provide a transaction history of the loan to the borrower upon request."

The enclosed copy of [REDACTED] monthly statement does not appear to be in compliance with the above Vermont Statute. Please provide [REDACTED] with a corrected statement and copy this Department with your response.

Thank you for your time and cooperation in this matter. The Department will expect your response within two weeks from the date of this letter.

Sincerely,

Paula A. Longe
Paula A. Longe
Banking Consumer Services Specialist

Cc: Enclosure

File Number: 120110



Banking
802-828-3307

Insurance
802-828-3301

Captive Insurance
802-828-3304

Securities
802-828-3420

Health Care Admin.
802-828-2900

INCL # 5

WILLIAM H. SORRELL
ATTORNEY GENERAL
JANET C. MURNANE
DEPUTY ATTORNEY GENERAL



ADDRESS REPLY TO:
CONSUMER ASSISTANCE PROGRAM
146 UNIVERSITY PLACE
BURLINGTON, VERMONT 05405
www.uvm.edu/consumer
e-mail: consumer@uvm.edu

STATE OF VERMONT
OFFICE OF THE ATTORNEY GENERAL
PUBLIC PROTECTION DIVISION
TEL: (802) 656-3183
FAX: (802) 656-1423
OUTSIDE CHITTENDEN COUNTY
1-800-649-2424

Receiver at CAP
ADD 13-01-1079
Complaint # 13-01-1079
Date Scanned:

3/26/2013

Re 13-01-1079 - TD Auto

Dear [REDACTED]

Our records indicate that the Consumer Assistance Program has processed a complaint for you. However, your file remains open. If your complaint has been resolved, we would like to close our files accordingly. If your complaint has not been resolved, we may be able to assist you in pursuing it further.

Please contact our office by calling us at 802-656-3183 or 1-800-649-2424 (toll free in Vermont only) or by writing to the Consumer Assistant Program, 146 University Place, Burlington, Vermont, 05405. If we do not hear from you within the next thirty days, we will be closing your file.

We look forward to hearing from you as to the status of your complaint.

Sincerely,

[REDACTED]
Consumer Advisor

THANK YOU FOR YOUR FOLLOW UP. SHOULD SOMEONE
IN YOUR OFFICE STUDY MY COMPLAINT YOU WOULD FIND
THAT TJ BY ANY NAME OR FUNCTION, FUNCTIONS
AS A BANK AND AS SUCH IS REQUIRED TO GIVE FULL
DISCLOSURE OF DEBTS (PRINCIPAL & INTEREST) ON EVERY
BILLING PERIOD. BY NOT DOING SO THEY MASK THE
TRUE AMOUNT DUE AND TO BE PAID I.E. PRINCIPAL INTEREST
_____ # _____

IF I HAVE NOT CONVINCED THE ATTORNEYS GENERAL
OFFICE OF WHAT I CONSIDER A MISINTERPRETATION OF
THE LAW BY TJ FINANCIAL SECTIONS THEN THIS ACTION
IS OVER.
[REDACTED]