

Consumer Financial
Protection Bureau

(https://www.consumerfinance.gov/)

[Submit a complaint](#) / [Complaint filed](#)

Your complaint

Complaint Number 250103-17738347

Step 1

What product or service is your complaint about?

PRODUCT OR SERVICEPayday loan, title loan, personal loan, or advance
loan**TYPE**

Personal line of credit

WHERE THEY GOT THE LOANIn person/at a store (even if you applied online)
(Texas)**LOAN USED TO REPAY PREVIOUS LOAN**

No

Step 2

What type of problem are you having?

ISSUE

Charged fees or interest you didn't expect

**HAVE YOU ALREADY TRIED TO FIX THIS
PROBLEM WITH THE COMPANY?**

Yes

**DID YOU REQUEST INFORMATION FROM THE
COMPANY?**

No

Step 3

What happened?

Foward to Dear Aj and Tom, I am writing to express my increasing frustration and disappointment regarding the lack of communication and progress on your services. Despite repeated requests, we have still not received a clear explanation of how the funds we have provided have been utilized. I understand that you both have other clients, but it is imperative that you prioritize completing the work that we have already paid for. It is unacceptable to leave us in the dark, especially when you both have repeatedly assured us that the process is straightforward. I request that you schedule a call with Tom before Monday to discuss this matter in detail. I need to receive concrete information about the status of our services and when we can expect to be funded. If this continues, I will be forced to consider this situation as a scam. Sincerely, Ray

☒ **I WANT THE CFPB TO PUBLISH THIS DESCRIPTION ON CONSUMERFINANCE.GOV SO THAT OTHERS CAN LEARN FROM MY EXPERIENCE.**

The CFPB will take steps to remove my personal information from this description but someone may still be able to identify me. [Learn how it works.](#) I consent to publishing this description after the CFPB has taken these steps.

What would be a fair resolution to this issue?

Refubd me \$3500

1 attachment

View uploaded documents by clicking on the file name. Documents that pass virus scanning are typically available within 2 minutes of upload.

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Step 4

What company is this complaint about?

COMPANY INFORMATION

Aj has Funding

LOAN NUMBER

.....



OTHER INFORMATION ABOUT THIS COMPANY

Tom Montgomery

www.youtube.com/@AJhasCredit

9039200777

Step 5

What people are involved?

YOUR CONTACT INFORMATION

Raymond Gatling

rcgatling@gmail.com

832-839-3278

YOUR DEMOGRAPHIC INFORMATION**AGE**

79

SEX

Male

HISPANIC, LATINO, OR SPANISH ORIGIN

No

RACE

Black or African American

**HOUSEHOLD SIZE INCLUDING TOTAL NUMBER
OF ADULTS AND CHILDREN**

2

COMBINED ANNUAL HOUSEHOLD INCOME

\$75,000 - \$99,999

**SPOUSE OR PARENT / GUARDIAN'S SERVICE
DETAILS**

Branch: Public Health Service

Status: Retired

About us

We're the Consumer Financial Protection Bureau (CFPB), a U.S. government agency that makes sure banks, lenders, and other financial companies treat you fairly.

Learn how the CFPB can help you (<https://www.consumerfinance.gov/about-us/the-bureau/>)

HAVE A QUESTION? ¿PREGUNTAS?

(855) 411-2372

TTY/TTD: (855) 729-2372

8 a.m. to 8 p.m. ET, Monday - Friday (except federal holidays). (<https://www.opm.gov/policy-data-oversight/pay->

[leave/federal-holidays/#url=Overview](#)

More than 180 languages available.

Privacy Act Statement

OMB #3170-0011

Note on user experience

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