Santander\*

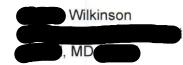
**Santander Executive Office** 

Mail Code: PA-WYO-SEO3 PO Box 12646

PO Box 12646 Reading, PA 19612

October 25, 2024

## Admission of Guilt to 'Fraud and Swindles' under 18 USC 1341



RE: CFPB 240821-15709361



We are writing in response to the complaint filed with the Consumer Financial Protection Bureau, which was forwarded to the Executive Office of Santander Bank, N.A. ("Santander" or "the Bank") on August 27, 2024.

We understand your complaint concerns (i) your name on file for your mortgage account ending in 1835 ("Mortgage")"; (ii) your request for confirmation of debt for the Mortgage property located at and (iii) that all collection activity cease.

Our review of this matter found that our Mortgage Servicing department previously addressed this matter, and we have enclosed their responses dated March 11, 2024, June 25, 2024, and October 16, 2024.

Lastly, on September 5, 2024, the Bank received payment for your Mortgage in full.

Thank you for taking the time to bring your concerns to our attention and allowing us the opportunity to respond. Our team can be reached at 1-855-726-6100 Monday through Friday from 8:00AM to 6:00PM. Hearing and speech impaired customers may call 7-1-1 or their preferred relay service.

Respectfully yours,

Santander Executive Office

CC: Consumer Financial Protection Bureau

**Enclosures**