



STATE OF NEVADA
 OFFICE OF THE ATTORNEY GENERAL
 BUREAU OF CONSUMER PROTECTION
 555 East Washington Avenue, Suite 3900 Las Vegas, Nevada 89101
 Telephone (702) 486-3786

CONSUMER COMPLAINT FORM

Thank you for taking the time to complete this complaint form. Upon receipt of your complaint, a member of our staff will review your complaint. This process can be lengthy. It may take from four to twelve weeks to get a response depending on the circumstances and the information you are able to provide with your complaint.

INSTRUCTIONS: Please type or print your complaint in ink and complete the form fully.

SECTION 1.

CONSUMER COMPLAINT	YOUR COMPLAINT IS AGAINST
Your First Name: <u>William & Constance</u>	Individual/Business: <u>Pulte</u>
Your Last Name: <u>Cosentino</u>	If Business, Contact Person: _____
Your Address: <u>2548 Binary Stars St</u>	Individual/Business Address: _____
<u>Henderson NV 89044</u> (City) (State) (Zip)	_____ (City) (State) (Zip)
Your Phone Number #: <u>702-269-9433</u>	Individual/Business Phone #: _____
Your Mobile #: <u>702-540-6829 / 702-540-0836</u>	Individual/Business Mobile #: _____
Your Fax #: _____	Individual/Business Fax #: _____
Your Email: _____	Individual/Business Email: _____
Your Date of Birth: <u>8/30/32 + 11/08/36</u>	Individual/Business Web Site: _____

SECTION 2.

Did you make any payments to this individual or business? Yes No

If yes, please provide:

Date of payments: 1st of every month began Feb. 2007

Form of payments: check

Total amount of payments: \$1,158.48

SECTION 3.

Please detail the nature of your complaint against the above named individual or business. Include the "who, what, when, why, and where" of your complaint. You may use additional sheets if necessary.

My complaint is: _____

SECTION 4.

List and attach photocopies (no originals) of any relevant documents, agreements, correspondence, or receipts that support your complaint. Copy both sides of any canceled checks that pertain to this complaint.

- a. _____
- b. _____
- c. _____
- d. _____
- e. _____
- f. _____
- g. _____
- h. _____
- i. _____

SECTION 5.

Sign and date this form. The Bureau of Consumer Protection cannot process any unsigned, incomplete, or illegible complaints.

I understand that the Attorney General is **not my private attorney**, but rather represents the public by enforcing laws prohibiting fraudulent, deceptive or unfair business practices. I understand that the Bureau of Consumer Protection does not represent private citizens seeking refunds or other legal remedies. I am filing this complaint to notify the Bureau of Consumer Protection of the activities of a particular business or individual. I understand that the information contained in this complaint may be used to establish violations of Nevada law in both private and public enforcement actions. I authorize the Bureau of Consumer Protection to send my complaint and supporting documents to the individual or business identified in this complaint. I understand that this complaint is also subject to disclosure under Nevada's Public Record Law.

I certify that the information provided on this form is true and correct to the best of my knowledge.

Constance Cosentino
(Signature)

CONSTANCE COSENTINO
(Print Name)

Date: 6/5/09

William Cosentino
(Signature)

WILLIAM COSENTINO
(Print Name)

Date: 6/5/09

My husband and I bought our home from Pulte on January 2, 2007. We live in the "Solera" Community in Anthem. We decided to buy here because our daughter had bought a home here. Our credit scores were high; we ended up with an interest rate of 6.13% interest only for 7 years, which was after putting 20% down. Total purchase price was \$231,435. We feel that price was inflated. We would like to get a mortgage with a lower interest rate and a principle reduction.

We were offered a lot of incentives which encouraged us to buy at that time. They offered us all the appliances, upgraded carpet, all the landscaping, and LID, this really motivated us to purchase.

We have been having trouble with our tile floors; they have cracked in every tiled room. Pulte has repaired them 3 times but will not do it anymore.

Pulte handled everything at settlement and we really doubt it was to our advantage.

PS.

They never told us what the interest rate could go up to after the 7 years. We are really concerned about the future. It might go as high as 11.25%. Plus we are paying for a house that is only worth \$165,000 now. We are 72 and 76 years old, that's why we are worried about the future.