

To Whom This Letter Concerns:

I am Felicia Perez 2016 and 2017 I cosigned for my children Kia automobiles and was thinking of purchasing my own as soon as their loans were paid off, because I liked my son's Optima so much. I will not only boycott the Company, but spread the word of how wrongly this company has done me and affected my life.

My daughter's 2016 Kia Forte was totaled at the very end of January 2020. Due to Esurance first deeming it fixable, then waiting a month due to the collision center wanting a second opinion and finding it a total loss, some time was lost. This puts us around the second week of March 2020 and communication becomes difficult at the on-set of Covid lockdown. Extensive long waits for customer service on the phone for insurance and Kia, emails back and forth, and long periods of time lapse between callbacks and communication start to occur, but I am assured everything will be handled. I then start to get mail for late payments and collections as well as have them reflected on my credit report. I am starting to panic because my credit is good and I am about to put a house in Escrow towards the end of April. I have worked very hard for 3 years to fix my credit after a divorce and struggled to save money with my fiancée for a down payment for a home in San Diego county, where it is extremely difficult.

Many mistakes were made by Esurance claims adjuster and Kia. Kia blamed Esurance for it all, but I was caught in the middle and spending hours on phone between the two trying to resolve the issues. For every step forward, I got pushed 3 steps back and eventually my dream home fell out of Escrow due to late payments reflected on my credit report. My family was devastated as well as my daughter Miranda Schilling's and I credit. Shattered after all that work, and little sympathy from Kia Motors. On May 26th 2020 I was put in touch with Tony, a manager in collections. While he understands my dilemma, he states unless I pay a car payment of \$451.89 via Western Union, our account will be put in charge off status. He was on the phone with me and Esurance and even though he did have verification they had sent a second and final payoff amount, he said it had to be paid that day by 5pm to avoid charge off. I had no option. On May 28th, Kia did post final payments from Esurance and myself and there was still a balance of \$351.57 on my June billing. I was directed to now contact our Gap company for the final payoff portion of the balance and receive any warranty refundables, and when that was done, I could start to call customer care to see about getting my refund for payment and taking negative remarks off of my credit.

Come August the Gap insurance Partners Alliance had informed me that they were closing my claim due to Kia not sending documents as requested. They had only received my paperwork and finally Esurance after I made a complaint to their supervisor. Suzanne. I called Kia and spoke to a supervisor finally after holding for hours and she apologized and told me they had a letter wrong in Email. She assured me she would send out all documents requested at that moment. I believe that was August 11th, 2020. Beginning of Sept, I called GAP and they informed me Kia supervisor had only sent partial loan history, not full, nor any of the other required and requested documents, therefore my claim is still inactive.

I am a manager at a grocery store called Stater Bros and work 6 days a week. I myself became very ill and had to quarantine with Covid and was worried for my family as my daughter also became ill and needed surgery. My focus was put elsewhere and my September statement still had the 351.57 due. Kia assured me they again sent documents and the balance would come off soon. Then my October statement read the balance of \$98.00 something. I immediately called GAP and asked why not full payment and what about reimbursements of refundables? They informed me they had not made any payment and again closed my claim due to non compliance of Kia Motors. I was outraged and called Kia and they told me again they would send, but swore they already had. The reason for the partial payment is that they themselves had liquidated my unused warranty and applied to balance. I was enraged, but what could I do. They assured me once Feb paid, I would get reimbursed from GAP. well first GAP needs the documents I told them. I had also been alerted of a late payment reported over the small amount!, so I myself paid the \$98.00 some odd dollars to avoid any further problem and close the account, because I had just once again put an offer in finally on another home. Not my prior dream home, but a home I could make my dream home.

Today, December 8th 2020, I have had enough!! I received a notification from my credit bureau that I had a charge off reported on my account after I paid it mind you!! I conference called Alliance and Kia and let them figure it out. Both sides are stating opposite versions. While I know my insurance also made mistakes, the only common denominator is Kia Motors. I am dumbfounded on the lack of respect and customer care Kia has provided to my daughter and I. My credit just dropped 50 points this morning and I am scrambling to fix it before my loan agent sees it. I was given zero help today besides an address to write this letter and a 3 day wait for a supervisor to call me back. As someone in Management for a large grocery chain, I can't even believe how Kia Motors has dropped the ball on a loyal customer of two vehicles ( was about to be 3 before this) and all I get are half apologetic I'm sorry for all this mam, answers.

This is almost a year now and I have reported this incident to BBB. If nothing comes of that, I will be finding an attorney to redeem my losses as well as pain and suffering, if I lose this home in escrow. I will sue and scream this out in social media and anyone who will listen. I am beyond abused mentally and have done hours of work that Kia has not.. I need Kia to take all negative remarks off my credit report as well as compensate the \$600.00 plus in payments I have made as well as liquidated warranties. If this department is not as outraged as I am, I will have no other option. You have no idea the stress and anguish this has caused me and my family and it is plain unamerican honestly and should be an embarrassment to this company.

My name is Felicia Perez, my daughter Miranda Schilling, account number 20160405354379. Our address is 2507 Via Rojo, Carlsbad, Ca, 92010. My day phone number is 760 559-2540 and my evening work phone is 760 929-7900 ex. 155. Kia Motors