

[Date]

[Borrower Name]
[Borrower Address]
[City, State, Zip Code]

Re: Loan Number: [Insert Loan Number]

Subject: Acknowledgment of Qualified Written Request

Dear [Borrower Name],

We are writing to acknowledge receipt of your correspondence dated [Date of Borrower's Letter], which we received on [Date Received]. Your letter has been identified as a Qualified Written Request (QWR) pursuant to the Real Estate Settlement Procedures Act (RESPA), 12 U.S.C. Section 2605(e).

We are currently reviewing your inquiry regarding [briefly state the issue, e.g., your account history / the application of payments].

Under federal law, we will provide a substantive written response to your request within 30 business days. If additional time is required to conduct a thorough investigation, we may extend this period by an additional 15 business days, in which case we will notify you of the extension.

While we investigate this matter, please continue to make your scheduled mortgage payments to ensure your account remains current.

If you have any questions in the meantime, please contact our Customer Service Department at [Phone Number] between the hours of [Hours of Operation].

Sincerely,

[Name of Representative]
[Company Name]
[Department Name]