

[Your Company Name]
[Department Name]
[Address]
[City, State, Zip Code]
[Phone Number]

[Date]

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

RE: Notice of Resolution - Qualified Written Request (QWR)

Loan Number: [Insert Loan Number]

Property Address: [Insert Property Address]

Dear [Borrower Name],

We are writing in response to your Qualified Written Request (QWR) dated [Date of Borrower Letter], which we received on [Date Received]. We have completed our investigation into the concerns you raised regarding your mortgage account.

Action Taken:

[Option A: We have determined that an error occurred. The following corrections have been made to your account: (List specific corrections, such as fee reversals or payment reapplications).]

[Option B: We have investigated your inquiry and determined that no error occurred. Our records indicate that your account is correctly serviced for the following reasons: (Provide detailed explanation based on the investigation).]

Requested Documentation:

In response to your request for information, please find the enclosed documents:

- [Document 1 Name]
- [Document 2 Name]
- [Document 3 Name]

Please note that we were unable to provide [Name of specific document not provided] because [State reason, e.g., document does not exist or is proprietary].

If you have additional questions or believe this resolution does not address your concerns, please contact our Customer Service Department at [Phone Number] between the hours of [Operating Hours].

Sincerely,

[Name of Representative]

[Title]

[Your Company Name]

Enclosures: [List any attached documents]