

IMPORTANT: MORTGAGE ACCOUNT BILLING RIGHTS SUMMARY

Date: [Date]

Account Number: [Loan Number]

Your Rights Under the Real Estate Settlement Procedures Act (RESPA) and Truth in Lending Act (TILA)

This notice contains important information about your rights and our responsibilities under federal law regarding your mortgage account billing.

What to Do If You Think You Find a Mistake on Your Statement

If you think there is an error on your statement or if you need more information about a transaction on your bill, write to us at:

[Company Name]

[Customer Service/Error Resolution Address]

[City, State, Zip Code]

In your letter, please provide the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

Our Responsibilities After We Receive Your Written Notice

When we receive your letter, we must do two things:

1. Within 5 business days, we will acknowledge your letter.
2. Within 30 business days, we will either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error, the following apply:

- We cannot try to collect the amount you question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your bill.
- We can apply any unpaid amount against your credit limit.

Requesting Information

You may also request copies of documents or information regarding your mortgage account. Please send a written request to the address listed above. We will provide the information or a response within 30 business days of receiving your request.

If you have any questions, please contact our Customer Service Department at [Phone Number].

Sincerely,

[Company Name]