

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

[Date]

[Loan Servicer Name]
[Qualified Written Request / Error Resolution Department]
[Servicer Address]
[City, State, Zip Code]

RE: Notice of Error / Qualified Written Request (RESPA)

Loan Number: [Your Loan Number]

Property Address: [Your Property Address]

Dear Customer Service Department,

This letter is a "qualified written request" pursuant to Section 6 of the Real Estate Settlement Procedures Act (RESPA), 12 U.S.C. Section 2605(e).

I am writing to formally [notify you of an error regarding the servicing of my mortgage / request information regarding my account]. Specifically, I am concerned about the following:

[Describe the specific error or the specific information you are requesting. Examples include:

- A payment made on (Date) in the amount of (Amount) was not properly credited.
- An incorrect late fee was applied to my account on (Date).
- A request for a complete payment history from (Start Date) to (End Date).
- Clarification on escrow account calculations or disbursements.

]

I have attached copies of [List any supporting documents, such as canceled checks or previous correspondence] to support this request.

Under federal law, you must acknowledge receipt of this inquiry within five (5) business days. Furthermore, you are required to conduct an investigation and provide a written response within thirty (30) business days, either correcting the error or explaining why you believe the account is correct.

Please ensure that no negative credit information relating to this dispute is reported to any consumer reporting agency during the sixty (60) business day period following receipt of this notice, as required by 12 U.S.C. Section 2605(e)(3).

Sincerely,

[Your Signature]

[Your Printed Name]