

[Company Name]  
[Address Line 1]  
[Address Line 2]  
[City, State, Zip Code]  
[Phone Number]

[Date]

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

**RE: Response to Qualified Written Request (QWR)**

Loan Number: [Loan Number]  
Property Address: [Property Address]

Dear [Borrower Name],

We are writing in response to your Qualified Written Request dated [Date of Borrower Letter], which we received on [Date Received].

In accordance with the Real Estate Settlement Procedures Act (RESPA), 12 U.S.C. Section 2605(e), we have conducted an investigation into the concerns raised in your correspondence regarding [briefly state the issue, e.g., your escrow account/payment history/fees].

Based on our review, we have taken the following actions:

- [Action 1: e.g., Corrected the misapplied payment dated MM/DD/YYYY.]
- [Action 2: e.g., Waived the late fee charged on MM/DD/YYYY.]
- [Action 3: e.g., Verified that the current balance is correct as stated in the attached statement.]

Attached you will find the following documents requested in your letter:

- [Document Name 1, e.g., Payment History/Life of Loan Transcript]
- [Document Name 2, e.g., Copy of the Original Note]
- [Document Name 3, e.g., Escrow Analysis Statement]

We have determined that your account is now [current/set to the correct balance]. If you believe an error still exists, please provide additional documentation to support your claim.

Should you have any further questions, please contact our Customer Service Department at [Phone Number] between the hours of [Operating Hours].

Sincerely,

[Name of Representative]  
[Title]  
[Company Name]