

[Your Name]
[Your Address]
[Your Phone Number]
[Your Email Address]
[Your Mortgage Account Number]

[Date]

[Name of Mortgage Servicer]
[Customer Service / Grievance Department Address]
[City, State, Zip Code]

RE: FOLLOW-UP TO UNRESOLVED BILLING ERROR - Notice of Error

To Whom It May Concern,

I am writing this letter as a formal follow-up to my previous grievance filed on [Date of Original Letter] regarding a billing error on my mortgage account. As of today, I have not received a satisfactory resolution or a detailed response explaining why the error has not been corrected.

The unresolved issue is as follows: [Briefly describe the error, e.g., incorrect interest rate, failure to apply payment, escrow miscalculation].

I originally requested that you [State what you wanted them to do, e.g., credit my account for \$XXX]. Attached are copies of my previous correspondence and supporting documentation for your reference.

Under the Real Estate Settlement Procedures Act (RESPA), you are required to acknowledge this notice of error and conduct a thorough investigation. Please be advised that if this matter is not resolved within [Number of Days, e.g., 15] business days, I will be forced to escalate this complaint to the Consumer Financial Protection Bureau (CFPB) and my State Attorney General's office.

I look forward to your prompt response and a written confirmation that my account has been corrected.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosures: [List documents, e.g., Copy of original letter, payment receipts, monthly statements]