

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

[Date]

[Mortgage Servicer Name]
[Debt Validation Department]
[Address]
[City, State, Zip Code]

RE: Mortgage Debt Validation Request / Notice of Error

Account Number: [Your Account Number]

Property Address: [Your Property Address]

To Whom It May Concern,

I am writing to formally dispute the validity of the debt you are claiming I owe regarding the above-referenced mortgage account. This letter is sent pursuant to the Fair Debt Collection Practices Act (FDCPA) and the Real Estate Settlement Procedures Act (RESPA) 12 U.S.C. Section 2605(e).

Please provide the following information and documentation regarding this secured debt:

- A complete life-of-loan payment history, including all principal, interest, escrow, and suspense account movements.
- A copy of the original Promissory Note and all subsequent assignments or endorsements showing a complete chain of title.
- An itemized statement of the alleged "Default" amount, including specific breakdowns of late fees, attorney fees, inspection fees, and corporate advances.
- Verification of the current owner of the loan (the investor).
- Copies of any appraisal or property valuation reports used to justify the current debt calculation.

Be advised that if you do not provide this validation within the timeframes mandated by law, you must cease all collection activities, including any foreclosure proceedings. I also request that you notify all credit reporting agencies that this debt is currently "Disputed."

Thank you for your immediate attention to this matter.

Sincerely,

[Your Signature]
[Your Printed Name]