

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

[Date]

[New Servicer Name]
[Attention: Error Resolution/Customer Service Department]
[Address]
[City, State, Zip Code]

RE: Notice of Error - Misapplied Payment After Loan Transfer

Account Number: [Your Account Number]

Dear Customer Service Department,

I am writing to formally dispute the application of a payment made on my account following the transfer of my loan from [Old Servicer Name] to [New Servicer Name], effective [Transfer Date].

On [Date of Payment], I made a payment in the amount of \$[Amount] via [Method of Payment: Check/Online Portal/Auto-pay]. This payment was intended to be applied to the [Month/Year] billing cycle. However, according to my recent statement dated [Date], this payment has not been correctly credited to my account balance.

Under the Real Estate Settlement Procedures Act (RESPA), specifically 12 CFR § 1024.33, there is a 60-day grace period following a loan transfer. During this period, a payment cannot be treated as late if it was made to the previous servicer before the due date. I have attached proof of payment for your review.

I request that you take the following actions:

- Locate the misapplied payment and credit it to my account effective the original date of receipt.
- Correct any interest calculations or principal balances affected by this error.
- Waive any late fees or penalties assessed due to this misapplication.
- Ensure that no negative information regarding this specific incident is reported to credit bureaus.

Please provide a written response acknowledging receipt of this inquiry within five business days, and a resolution within 30 business days as required by federal law. Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosures:

[Copy of Payment Confirmation/Cancelled Check]

[Copy of Transfer Notice]

[Copy of Recent Statement showing error]