

Qualified Written Request under RESPA

Name of Borrower(s) _____

Address of Borrower(s) _____

Date: _____

VIA CERTIFIED MAIL

Name of Servicer _____

Address of Servicer _____

Attn: Mortgage Loan Accounting Department

Re: Loan # _____ Property Address: _____

Dear Sir or Madam:

You are the servicer of our mortgage loan at the above address. We dispute the amount that is owed according to the Monthly Billing Statement and request that you send us information about the fees, costs and escrow accounting on our loan. This is a "Qualified Written Request" pursuant to the Real Estate Settlement and Procedures Act (12 U.S.C. Sec. 2605(e)).

Specifically, we are requesting an itemization of the following:

- A complete payment history, including but not limited to the dates and amounts of all the payments we have made on the loan to date;
- A breakdown of the amount of claimed arrears or delinquencies;
- An explanation of how the amount due on the Monthly Billing Statement (\$_____) was calculated and an explanation of any increases to this amount.
- The payment dates, purpose of payment and recipient of any and all foreclosure fees and costs that have been charged to our account;
- The payment dates, purpose of payment and recipient of all escrow items charged to our account since you took over the servicing;
- A breakdown of the current escrow charge showing how it is calculated and the reasons for any increase within the last 24 months;
- A copy of any annual escrow statements and notices of a shortage, deficiency or surplus, sent to us within the last three years.

Thank you for your prompt response to acknowledge and answer this request as required under RESPA.

Sincerely,