

Date: _____

Via Certified Mail, Return Receipt Requested # _____

Re: QUALIFIED WRITTEN REQUEST

Account # _____

Borrower(s): _____

Property Address: _____

Dear Sir/Madam:

I hereby request copies of the entire closing file for my loan. Please treat this letter as a “Qualified Written Request” under the Real Estate Settlement and Procedures Act, 12 U.S.C. 2605(e). Please send me the entire loan file, including but not limited to the documents listed below:

- 1) Loan Application
- 2) Commitment Letter
- 3) Note
- 4) Mortgage
- 5) HUD Settlement Statement
- 6) Good Faith Estimate of Closing Costs
- 7) TILA Disclosures
- 8) TILA Notices of Right to Cancel
- 9) Any other closing documents

I am also requesting a full payment history and any other documents showing loan disbursements, loan charges, payments made, and current principal balance due. Please include the date and purpose of any fees and costs that have been charged to my account. Please show the dates of my payments and the way they were applied or credited to my account.

I believe that there is an error in the servicing of my account. Specifically,

Finally, please identify the current holder of the note and the address of same.

Please contact me if you have any questions with reference to the above. Thank you for your prompt attention to this matter.

Very truly yours,