**QUALIFIED WRITTEN REQUEST UNDER THE**

**REAL ESTATE SETTLEMENT AND PROCEDURES ACT**

**FOR ACCOUNT INFORMATION**

[Lender/Loan Servicer]

[Lender/Loan Servicer Address]

Attn: Mortgage Loan Accounting Department

RE:

Borrower:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Account Number: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Property address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Dear Sir or Madam:

I am writing pursuant to the Real Estate Settlement and Procedures Act, 12 U.S.C. Section 2605(e), to ask for the following information:

[Insert the specific information you need.  Here are some examples which may be relevant to your particular needs:

* The name and address of the current holder and owner of the original note and deed to secure debt
* A complete payment history which lists the dates and amounts of all the payments I have made on the loan to date, and how each payment was applied or credited (whether to principal, interest, escrow, suspense, or some other treatment)
* A breakdown of the amount of claimed arrears or delinquencies on the account, including an itemization of all fees and charges you claim are currently due
* The payment dates, purpose of payment, and recipient of any and all fees and costs that have been charged to the account
* The payment dates, purpose of payment, and recipient of all escrow items charged to the account
* A copy of any annual escrow statements, and notices of a shortage, deficiency, or surplus sent within the last three years
* The current balance in any suspense account as of today and the reason why such funds were deposited in the account
* The name and address of the owner of the promissory note secured by the deed to secure debt for the mortgage loan referenced above
* The names of all entities to whom the promissory note referenced above has been sold, assigned or transferred, and the dates that each sale or transfer of the note occurred
* A copy of the note referenced above, and any attachments showing endorsements that have occurred
* A copy of any assignment of the note or deed to secure debt
* A description of all loss mitigation and foreclosure avoidance steps taken with regard to this mortgage loan, including all calculations concerning debt-to-income and net-present-value determinations and all documents regarding loss mitigation
* A description of any foreclosure avoidance steps taken with regard to this mortgage loan]

In addition, as required by the Real Estate Settlement and Procedures Act, I would like you to provide me with the name and telephone number of an individual who can provide me with further assistance if needed.

Thank you in advance for acknowledging and answering this request.

Sincerely,

[your name]