**QUALIFIED WRITTEN REQUEST UNDER THE**

**REAL ESTATE SETTLEMENT AND PROCEDURES ACT**

**FOR CORRECTIVE ACTION**

[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 that you correct the records of my account.

Your records of my account are in error because [explain in detail what the servicer has done wrong, or the information that is incorrect.  For example, you may say “the fees you have charged are improper” or “my July payment has not been appropriately applied.”]

My account should be corrected to show [explain the correct information that should appear on your account.]

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]