

DATE

Via Certified Mail, Return Receipt No. _____

SERVICER
DESIGNATED QWR ADDRESS

RE: CLIENT NAME
PROPERTY ADDRESS
LOAN NO.

To Whom It May Concern,

I write on behalf of my client, [NAME], concerning the above-referenced mortgage loan. Enclosed please find an authorization form sign by [CLIENT NAME] for our office to communicate on her behalf.

[Mr./Ms. CLIENT NAME] is a ___-year-old, African-American homeowner who purchased her home more than ___ years ago [or other sympathetic client facts]. It appears this account was originated on [DATE] by [ORIGINATING LENDER] in a principal amount of \$_____.

[Add relevant facts here about Client's understanding of what happened to the loan (i.e. forgiven, charged off, modified, etc.), any lack of notices or statements, etc. For example: Mr./Ms. CLIENT NAME does not recall drawing funds on the loan, nor does she recall receiving monthly billing statements for the account. Had she received such monthly statements, she could have made payments on this loan while she was still working, before she retired. More recently, [Mr./Ms. CLIENT NAME] started receiving letters and calls from [SERVICER] claiming a balance due on the account of nearly \$_____. However, [SERVICER] has not provided information to verify how the balance is being calculated, or to confirm that it is entitled to collect the amount being claimed.]

Please provide a complete copy of the loan servicing file, including:

- 1) The origination documents, including the Note, HUD-1 Settlement Statement, and [if HELOC] any documents reflecting any disbursements made from the equity line at the time of origination;
- 2) Records of any disbursements made from the account, including the amount, date, payee, and copy of any checks or other records associated with such disbursement; [if HELOC]
- 3) A complete transaction history from 2003 to the present reflecting all payments made on the account, and any interest, fees or other charges assessed to the account;
- 4) Copies of all documents reflecting each and every assignment of the loan;
- 5) Copies of all documents reflecting any transfer of servicing of the loan;

6) Copies of any and all monthly billing statements sent to [CLIENT NAME] concerning the account during any period in which interest or fees have been charged to the loan;

7) Copies of any and all notices sent to [CLIENT NAME] concerning any assignment or transfer of ownership of the loan;

8) Copies of any and all notices sent to [CLIENT NAME] concerning transfer of servicing of the loan;

9) Copies of all correspondence sent to [CLIENT NAME] by [SERVICER] as verification of the debt;

10) Provide an itemized explanation of the amount being claimed due on the account, including the amount claimed for principal, interest, and fees.

If you have any questions about the information being requested, or if you would like to discuss this matter further, please contact me at _____. I appreciate your attention to this matter and look forward to your response.

Sincerely,

ATTORNEY NAME

Enclosure