

[Your Name]
[Your Address]

[Date]

VIA CERTIFIED MAIL

[Bank, Servicer, or Lender Name]
[Address]

Attn: Mortgage Loan Accounting Department

Re: Loan #[Your Loan Number]
[Your Name]
[Your Address]

To whom it may concern,

We would like to dispute the amount that is allegedly 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" according to the Real Estate Settlement and Procedures Act (section 2605(e)). Specifically, we are requesting an itemization of the following:

1. 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;
2. A breakdown of the amount of claimed arrears or delinquencies, including an itemization of all fees charged to the account;
3. The payment dates, purpose of payment and recipient of any and all foreclosure fees and costs that have been charged to our account;
4. The payment dates, purpose of payment and recipient of all escrow items charged to our account;
5. A breakdown of the current escrow charge showing how it is calculated and the reasons for any increase within the last 24 months; and
6. A copy of any annual escrow statements and notices of a shortage, deficiency or surplus, sent to us within the last three (3) years.

Thank you for taking the time to acknowledge and answer this request as required by the Real Estate Settlement and Procedures Act (section 2605(e)).

Very truly yours,
[Your Name]