

Date:

To:

[Your mortgage servicer

Your mortgage servicer's address] **(Make sure this is the correct address for sending notice of errors and inquiries!)**

From:

[Your full name

Your street address

Your city, state, and ZIP Code]

Re: Error Resolution Notice under 12 C.F.R. §1024.35

Mortgage Loan Number: *[Your loan number]*

I am writing to request correction of the error described below in regard to the mortgage on my property at *[Your home address]*.

Instructions: Provide a clear description of the error you are experiencing with your mortgage servicer. Be as specific as possible, including any relevant information that may help your servicer investigate the issue. If you can, include details such as dates or amounts that may be relevant to the error. If you are unaware of what type of error you are experiencing, list any symptoms that may be related to the error.

Make sure to delete any sample language for errors that do not apply to your situation.

Payment Errors:

- Your company rejected the full payment I made on *[Date]* in the amount of *[X dollars]*. *[If this was not equal to your regularly scheduled payment, explain why.]*
- Your company did not properly credit the payment that I made on *[Date]* in the amount of *[X dollars]*. This payment should have been credited to:
 - *[Tell the servicer how the payment should have been credited to principal, interest, escrow, or other charges.]*
- Your company failed to credit the payment I made on *[Date]* as of the date of receipt.

Escrow Errors:

- I have been notified by *[Source of information, e.g., taxing authority, homeowner's insurance company]* that your company failed to pay the following expenses from my escrow account:
 - Property taxes: *[Include amount and date due. Include evidence, if available.]*
 - Insurance premiums: *[Include type of insurance, name of insurance company, account number, amount, and date due. Include evidence, if available.]*
 - Other charges: *[Be specific.]*
- I believe that I am entitled to a refund of excess funds in my escrow account and I have not received them. *[Include evidence or describe why you believe you are entitled to excess escrow funds.]*

Fee Errors:

- Your company incorrectly imposed a *[Describe type of fee – late fee or other]* on *[Date]* in the amount of *[X dollars]*. *[Describe or include evidence that you have been charged this fee.]*

Payoff Errors:

- Your company failed to provide an accurate mortgage payoff balance that I requested on *[Date]*.

If you need to contact me, I can be reached at *[Include the best contact information, which may be your home address, work or mobile phone, or email address.]*

Sincerely,

*[Your name
Co-borrower's name]*