

APPENDIX A1

Instructions for Completing Qualified Written Request (QWR)

Use this form if you never got copies of your loan documents at closing or if you cannot find your loan documents. Also use this form if you think the servicer made a mistake with your account. This form also asks the servicer to identify the current holder of the Note. This process comes from the Real Estate Settlement Procedures Act, 12 U.S.C. §2605(e).

1. On the top right of the form, fill in your address and the date.
2. In the spaces provides, fill in the number of the return receipt form from the post office that you will use with this letter.
3. Below the return receipt number, fill in the *customer service* address for the servicer, *not* the address where you send payments. If you do not have the customer service address, call the servicer and ask.
4. Below the line that says “QUALIFIED WRITTEN REQUEST,” fill in your account number, your name, and the property address.
5. If you think that the servicer made a mistake in your account—for example, by charging you fees you don’t owe, by failing to credit you for a payment, or by charging the wrong amount of interest—write your dispute on the blank lines provided. Be clear and specific.
6. Sign the letter.
7. Make a *photocopy* of the QWR for your records. A handwritten copy of the form is not enough.
8. Mail the original QWR form to the servicer by certified mail, return receipt requested.
9. Save your copy of the letter and your certified mail receipt in a safe place. When the green return receipt comes back to you in the mail, put it together with the letter and receipt.
10. Wait for the servicer to respond. The servicer has 20 days to let you know your request was received. The servicer has 60 days (not including Saturday, Sunday, or legal holidays) to investigate and send you documents and respond to your dispute.
11. When you receive the lender’s response, look through the documents to make sure you got everything you asked for. If anything is missing, write back to the servicer, telling the servicer that its response was incomplete and asking for the missing documents.
12. If the servicer fails to respond, you have the right to bring a lawsuit against the servicer for damages, costs, and reasonable attorney’s fees.