*Select the applicable errors and delete the remaining errors.*

[DATE]

[SERVICER]

Address

City, State, Zip

Re: **NOTICE OF ERROR**

Borrower: [FULL NAME OF ALL BORROWERS]

Property: [PROPERTY ADDRESS]

Loan No.: [FULL LOAN #]

Dear Sir or Madam:

I am writing to notify you of the following error(s) in the servicing of my mortgage loan. [SERVICER] has been the servicer for my loan for the most recent year and this is the [first] notice of error that I have sent for this particular issue.

**Failure to accept payment** - On [DATE], I sent a payment to [SERVICER] by \_\_\_\_\_\_\_. [SERVICER] has always accepted my payment in this manner and I have not received notice that this form and/or method of payment is no longer acceptable. Please see the enclosed documents in support of my payment that I sent. *Note: provide any documentation that you have.*

**Failure to apply an accepted payment** – On [DATE], I sent a payment [SERVICER] by \_\_\_\_\_\_ which was received on \_\_\_\_\_\_\_. To date, this payment has not been applied to my account. *Note: provide any documentation that you have.*

**Failure to credit a payment as of the date of receipt** - On [DATE], I sent a payment [SERVICER] by \_\_\_\_\_\_ which was received on \_\_\_\_\_\_\_. This payment was applied to my account, however, it was not credited as of the date that it was received. *Note: provide any documentation that you have.*

**Failure to pay taxes, insurance or other charges (including charges the parties agreed to pay)** – The terms of my loan require me to make payments to [SERVICER] for deposit into my escrow account to pay my property taxes and homeowner’s insurance. [SERVICER] is required to pay my taxes and insurance on or before each payment is due. [SERVICER] failed to pay my taxes and/or insurance and as a result \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_. *Note: provide any documentation that you have.*

**Failure to refund an escrow account balance** – On [DATE], I paid off my mortgage. [SERVICER] failed to refund the remaining amounts in my escrow account to me within twenty (20) days after the pay off. *Note: provide any documentation that you have.*

**Imposition of a fee or charge that servicer lacks a reasonable basis impose** – On [DATE], [SERVICER] charged me a fee of $\_\_\_ for \_\_\_\_\_\_\_. I dispute the validity and/or necessity of this fee based on the fact that \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_. *Note: provide any documentation that you have.*

**Failure to provide an accurate payoff balance upon borrower’s request** – On [DATE], I requested a payoff balance from [SERVICER]. On [DATE], I was provided with a payoff amount of $\_\_\_\_\_\_\_ which is incorrect based on \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_. *Note: provide any documentation that you have.*

**Failure to provide accurate account information to borrower regarding loss mitigation options and foreclosure** – On [DATE], I requested from [SERVICER] information related to the loss mitigation options that may be available to me and/or the status of my foreclosure. I was informed that \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ [OR] I never received any information verbally or in writing. I dispute the accuracy of this information based on \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_. *Note: provide any documentation that you have.*

**Failure to transfer accurately and timely info related to the servicing of loan account to a transferee servicer** – On [DATE], I was informed that my loan servicing was being transferred from [OLD SERVICER] to [NEW SERVICER]. I have contacted [NEW SERVICER] and to date my [LOAN HISTORY, PAYMENT HISTORY, LOSS MITIGATION APPLICATION, ETC.] have not been received from [OLD SERVICER]. *Note: provide any documentation that you have.*

**Making the first notice/filing for judicial or non-judicial foreclosure process** – On [DATE], [SERVICER] made the first foreclosure notice/filing despite the fact that I am less than 120 days in default. *Note: provide any documentation that you have.*

**Making the first notice/filing for judicial or non-judicial foreclosure process** – On [DATE], [SERVICER] made the first foreclosure notice/filing despite the fact that I submitted a complete loss mitigation application to [SERVICER] on [DATE]. *Note: provide any documentation that you have.*

**Conducting a foreclosure sale after receiving a complete package after the first foreclosure notice/filing but more than 37 days before the foreclosure sale –** On [DATE], I submitted a complete loss mitigation application to [SERVICER]. At the time that I submitted the complete package, there was no foreclosure sale date set [OR] the foreclosure sale date was set for \_\_\_\_\_ which was more than 37 days after the date of submission.

I am aware that [SERVICER] has five (5) business days to send me with a written response acknowledging the receipt of this Notice of Error. I looking forward to hearing from you.

Sincerely,

[SIGN]

[NAME]