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## QUALIFIED WRITTEN REQUEST

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<Day Month Year>

**From:** <DEBTOR 1>  
<Debtor 1 Address 1>  
<Debtor 1 Address 2>  
<Debtor 1 City>, <DEBTOR 1 ABB STATE> <Debtor 1 Zip>

**To:** <RESPONDENT 1>  
% <Agent for Respondent 1>  
<Office of Agent for Respondent 1>  
<Respondent 1 Address 1>  
<Respondent 1 Address 2>  
<Respondent 1 City>, <RESPONDENT 1 ABB STATE> <Respondent 1 Zip>

**Re:**      **Loan No:**              <Account No>  
                 **MERS MIN No:**      <MERS MIN No>  
                 **Property Address:** <Debtor Address 1>, <Debtor Address 2>, <Debtor City>, <Debtor State> <Debtor Zip>

**Attention:**      Mortgage Loan Accounting Department

Please treat this letter as a “Qualified Written Request” under the Federal Servicer Act, which is a part of the Real Estate Settlement Procedures Act, 12 U.S.C. 2605(e).

Specifically, I am disputing a) the identity of a true secured lender/creditor, and b) the existence of debt, and c) your authority and capacity to collect on behalf of the alleged lender / creditor. Because of extensive criminal activity and fraud in this arena, I require proof of the chain of secured ownership from the original alleged lender/creditor to the alleged current lender/creditor. Further, I require proof that you are the entity that has been contracted to work on behalf of the alleged lender/creditor.

Pursuant to “Subtitle E Mortgage Servicing” of the Dodd-Frank Wall Street Reform and Consumer Protection Act and pursuant to 12 U.S.C. Section 2605(e)(1)(A) and Reg. X Section 3500.21(e)(1), please provide:

1. A full, double sided, certified “true and accurate” copy of the original promissory note and security instrument and all assignments of the security instrument.
2. Full name, address and telephone number of the actual entity that funded the transaction.
3. Pursuant to the Truth In-Lending Act § 131(f)(2) and 15 U.S.C. § 1641 (f): Please provide the name, address and telephone number of the owner(s) of the mortgage and the master servicer of the mortgage.

4. Full name of Trust where the Note Number is trading, or has traded, and the identifying Series of Certificates. *(Note: If the note number is being traded in a Fannie Mae Trust or Freddie Mac Trust, please provide all information to identify the Trust (i.e. Fannie Mae Pool Number, CUSIP Number, REMIC or SMBS Trust Number and Trust Class/Tranche).*
5. Full name, address, and telephone number of the Trustee.
6. Full name, address, and telephone number of the Custodian of my original Promissory Note, including the name, address and telephone number of any trustee or other fiduciary. This request is being made pursuant to Section 1641(f)(2) of the Truth In Lending Act.
7. The MERS Milestone Report, if the note number and security instrument was tracked by Mortgage Electronic Registration Systems. I want to see the audit trail of the alleged transfer in ownership and alleged transfer in security interest.
8. A complete audit history from alleged loan origination, showing the dates payments were applied, and to what internal accounts (i.e. principal, interest, suspense, escrow, etc.) payments were applied.
9. A complete and itemized statement of any and all fees and/or charges against this account.
10. A complete and itemized statement of the escrow for this account, if any, from the date of the note origination to the date of your response to this letter.
11. A complete and itemized statement from the date of the note origination to the date of your response to this letter of the amounts charged for any forced-placed insurance, the date of the charge, the name of the insurance company, the relation of the insurance company to you or a related company, the amount of commission you received for each force-placed insurance event, and an itemized statement of any other related expenses and any claims paid out thereto.
12. Complete and itemized statement of any and all fees incurred to modify, extend, or amend the loan or to defer any payment or payments due under the terms of the loan, from the date of the note origination to the date of your response to this letter.
13. Complete, itemized statement of the current amount needed to pay-off the alleged "loan" in full.
14. Verification of any notification provided to me of a change in servicer.

PLEASE TAKE NOTICE; you should be advised that within five (5) days you must send us a letter stating that you received this letter. after that time you have thirty (30) days to fully respond as per the time frame mandated by Congress, in "Subtitle 'E' Mortgage Servicing" of the "Dodd-Frank Wall Street Reform and Consumer Protection Act and pursuant to 12 U.S.C. Section 2605(e)(1)(A) and Reg. X Section 3500.21(e)(1).

PLEASE TAKE FURTHER NOTICE; you should be advised that Violations of this Section provide for statutory damages of up to \$4,000 and reasonable legal fees. The amendments also clearly provide that the new notice rules are enforceable by private right of action.

### **NOTICE TO CEASE AND DESIST**

I am hereby requesting in writing that neither you, nor any agent on your behalf, call me at home or at work. Do not call me at my home number, or at my place of employment. Please give this information to the appropriate parties within your company so they may comply.

In Order to avoid any misunderstanding, all communication shall henceforth be on the record, i.e. in writing and duly served. Please serve all communications and process directly to the mailing address provided above.

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

Very truly yours,

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**<DEBTOR 1>**

CC:

Office of RESPA and Interstate Land Sales  
Office of Housing, Room 9154  
US Department of Housing and Urban Development  
451 Seventh Street SW  
Washington, DC – 20410

**If Fannie Mae or Freddie Mac:**

FHFA Office of Inspector General  
Attn: Office of Investigation – Hotline  
400 7th Street, SW  
Washington, DC 20024

and

**Fannie Mae or Freddie Mac**

Timothy Mayopoulos, CEO  
Federal National Mortgage Association  
3900 Wisconsin Avenue NW  
Washington, DC 20016-2892

Donald H. Layton, CEO  
Federal Home Loan Mortgage Corporation  
Attn: Consumer Care  
8200 Jones Branch Drive  
Mailcode: C1K  
McLean, VA 22102

**NOTE:** Any time the Servicer fails to ACKNOWLEDGE and/or RESPOND or RESPOND COMPLETELY within the required time frame:

1. Send another letter to the Servicer (at the failure of acknowledgement or response) and
2. Send a complaint with your QWR and the Answer to the QWR (or report non-response) to:

Consumer Financial Protection Bureau  
P.O. Box 4503  
Iowa City, Iowa 52244

There is a special unit inside Consumer Financial Protection Bureau. Please report your results to Operation Rest.

Not necessary, but will notify the Monitor about violations:

Joseph A. Smith, Jr.,  
Monitor of the National Mortgage  
Settlement  
Office of Mortgage Settlement Oversight  
301 Fayetteville St., Suite 1801  
Raleigh, NC 27601

Office of FOIA, Records Management, and  
Security  
Certification Unit  
100 F. Street, N.E.  
Room 1110  
Washington, DC 20549  
Tel. 202-551-7230