



October 17, 2019

Procedure for Submitting Written Notices of Error and Written Requests for Information

The federal Real Estate Settlement Procedures Act ("RESPA") (12 U.S.C. 2605), provides you with certain rights related to resolving errors and requesting information about your mortgage loan account. If you send a "Qualified Written Request," "Notice of Error" or "Request for Information" to your servicer, your servicer must provide you with a written acknowledgement within 5 days of receipt of your request.

For purposes of this procedure for submitting written Notices of Error, Requests for Information and Qualified Written Requests, a "day" means a calendar day excluding legal public holidays, Saturdays and Sundays.

A "Notice of Error" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which asserts an error and that includes your name, information that enables the servicer to identify your mortgage loan account, and the error you believe has occurred. A Qualified Written Request that asserts an error related to the servicing of a mortgage loan account is considered a Notice of Error.

A "Request for Information" is any written request for information from you, other than notice on a payment coupon or other payment medium supplied by the servicer, that includes your name along with information that enables the servicer to identify your mortgage loan account and states the information you are requesting with respect to your mortgage loan account. A Qualified Written Request that requests information relating to the servicing of a mortgage loan is considered a Request for Information.

A "Qualified Written Request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reasons for the request.

While some types of requests have shorter time periods for response [e.g. 10 days for requests for owner/assignee contact information; 7 days for errors relating to the failure to provide an accurate payoff balance within the required time period; or the earlier of the foreclosure sale date or 30 days from receipt of an error related to the servicer improperly making the first required notice or filing in the foreclosure process or scheduling a foreclosure sale, if the servicer receives the letter more than 7 days before the sale], generally, your servicer has a period of 30 days from receipt of your Notice of Error or Request for Information to provide you with a written response. For most Notices of Error or Requests for Information that it receives, the servicer may utilize an additional 15-day extension for its response. In all cases, before the end of the initial 30-day period, the servicer will provide you with written notice of any 15-day extension as well as its reasons for the extension.

The written response will provide notification that:

- For Notices of Error: The error you identified has been corrected; the effective date of the correction; and contact information, including a phone number, for further assistance; **or** upon reasonable investigation, the servicer has determined no error occurred; a statement of its reasons for reaching this conclusion and your right to request the document relied upon by the servicer in reaching its conclusion; and contact information, including a phone number, for further assistance.
- For Requests for Information: The requested information is attached; **or** upon reasonable investigation, the servicer has determined that the requested information is not available, a statement of its reasons for this conclusion, and contact information, including a phone number, for further assistance.

For the 60-day period following receipt of your correspondence, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such Notice of Error. However, this does not prevent the servicer from initiating foreclosure if proper grounds exist under the mortgage documents.

From time to time during the servicing of your loan, you may receive billing statements and other correspondence from the servicer which advises you that questions or inquiries may be directed to various departments including, but not limited to, Customer Service or Collections. **However, please note that in order to receive the rights and protections afforded to you by RESPA for Notices of Error and Requests for Information, as outlined in this letter, you must send your written correspondence only to the following address, including the specific Attention line noted:**

**McCue Mortgage
Loan Servicing Department
P.O. Box 1000
New Britain, CT 06050-1000**