

KAREN L. KELLETT  
THEODORE O. BARTHOLOW, III (“THAD”)  
CAITLYN N. WELLS  
MEGAN F. CLONTZ  
O. MAX GARDNER, III, *Of Counsel*



11300 N. CENTRAL EXPRESSWAY, SUITE 301  
DALLAS, TEXAS 75243  
TEL. 214.696.9000  
FAX 214.696.9001  
WWW.KBLAWTX.COM

May 3, 2018

*Via USPS, Certified Mail Return Receipt Requested #####*

Servicer's RESPA Address

*Re: Notice of Error  
Borrowers: Borrower(s) Name  
Loan No. Borrower(s) Loan Number  
Property Address: Borrower(s) Physical Address  
Bankruptcy Case Number if applicable*

Dear Representative:

Please consider this letter to constitute a Notice of Error under 12 CFR § 1024.35 of Regulation X of the Mortgage Servicing Act under RESPA, which Regulation became effective on January 10, 2014. These amendments implemented the Dodd-Frank Wall Street Reform and Consumer Protection Act provisions regarding mortgage loan servicing. Under these amendments, you must acknowledge receipt of this Notice within five (5) days of receipt (excluding legal public holidays, Saturdays, and Sundays) and must advise us of your responses to this notice within thirty (30) days of receipt (excluding legal public holidays, Saturdays, and Sundays).

Pursuant to § 1024.35(b) of Amended Regulation X, the term “error” includes any error relating to the servicing of the consumer’s mortgage loan. Please note that “servicing” is defined in § 1024.2(b).

The written authority of the borrowers to my law firm is attached hereto and incorporated herein by this reference.

Here you will provide a brief but detailed description as to the error that has occurred.

Please correct all of these errors and provide us with notification of the correction, the date of the correction, and contact information for further assistance; or after conducting a reasonable investigation and providing the borrower with a notification that includes a statement that the servicer has determined that no error occurred, a statement of the reason or reasons for this determination, a statement of the borrower's right to request documents relied upon by the servicer

in reaching its determination, information regarding how the borrower can request such documents, and contact information for further assistance.

Please be advised that for 60 days after receipt of a Notice of Error, you may not furnish adverse information to any consumer reporting agency regarding any payment that is the subject of the Notice of Error pursuant to § 1024.35(i).

Very truly yours,

FIRMS NAME

Attorney Signature

cc: *Borrower(s) Name [First] [Last]*

[Enclosures – here you will provide the client authorization for release of records and copies of the preceding letter with all previous enclosures.]