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Month, Day, Year

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

Servicer's RESPA Address

*Re: Request for Information
Borrower: Borrower(s) Name
Loan No. Borrower(s) Loan Number
Property Address: Borrower(s) Physical Address*

Dear Representative:

This is a Request for Information related your servicing of the mortgage loan of the above-named debtor. All references herein are to Regulation X of the Mortgage Servicing Act as amended by the Consumer Financial Protection Bureau pursuant to the Dodd-Frank Act. Please note that these new Regulations became effective on January 10, 2014.

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

Pursuant to § 1024.36(c) of Regulation X, you must within five (5) days (excluding legal public holidays, Saturdays, and Sundays) provide our office with a response to this Request acknowledging receipt of the same.

Pursuant to § 1026.36 of Regulation Z, you must within seven (7) days (excluding legal public holidays, Saturdays and Sundays) provide our office with a Reinstatement Quote regarding the above captioned loan.

Pursuant to § 1026.36 of Regulation Z, you must within seven (7) days (excluding legal public holidays, Saturdays and Sundays) provide our office with an itemized Reinstatement Quote regarding the above captioned loan.

Pursuant to § 1026.36 of Regulation Z, you must within seven (7) days (excluding legal public holidays, Saturdays and Sundays) provide our office with a Payoff balance regarding the above-

captioned loan. Please note that under this section, there can be no charge for providing the consumer with a “payoff balance.”

Pursuant to § 1026.36 of Regulation Z, you must within seven (7) days (excluding legal public holidays, Saturdays and Sundays) provide our office with a detailed and itemized Payoff Statement regarding the above-captioned loan. Please note that under this section, there can be no charge for providing the consumer with a “payoff balance.”

Pursuant to § 1024.36(d)(ii)(2)(B), you must provide the following not later than thirty (30) days (excluding legal public holidays, Saturdays, and Sundays) after you receive this request for information.

1. Please provide an exact reproduction of the life of loan mortgage transaction history for the above-captioned loan on the system of record used by the servicer from the loan inception to the date of your response. The life of loan transaction history means any information from any software program or system by which the servicer records the current mortgage balance, the receipt of all payments, the assessment of any late fees or charges, and the recording of any corporate advances for any fees or charges, including but not limited to property inspection fees, broker price opinion fees, legal fees, escrow fees, processing fees, technology fees, or any other collateral charge.
2. To the extent this life of loan transaction history includes numeric or alpha-numeric codes, please attach a complete list of all such codes and state in plain English a short description for each such code.
3. Input any other request for documents you would like to make - like escrow analyses; loan origination documents, etc.

For purposes of this request, the term “transactional history” includes any activity that credits or debits the outstanding account balance of the mortgage loan in this case. With respect to the transactional history for the subject loan, please provide a complete history of the following:

- a) All payments received including the date of receipt;
- b) All payments applied including the date of each application;
- c) The order of application of all payments with respect to the amounts applied to principal, interest, escrow, late fees, any other fees and charges and the dates of each specific application;
- d) All payments received and held in a suspense account, including the amount of each payment, the date each payment was received, the date each payment was placed in suspense, and the amount of the payment;

- e) All payments that have been removed from any suspense account and applied to the loan, including the amount of each such application, the type of application (Principal, Interest, Escrow, Late Fees, Any other Fees or Charges), and the date of each such application;
- f) The imposition of any late fees, including the amount of the fee, the date of the late fee, and the fact that a late fee was imposed and the reasons therefore;
- g) The imposition of any fees such as legal fees, property inspection fees, broker price opinion fees, check by phone fees, telephone fees, or any other fees or charges, including the date of the fee, the reason for the imposition of the fee, and the name of the third-party vendor, if any, to whom the fee or charge was paid;
- h) The imposition of daily interest charged to the account;
- i) The amount of any partial payments sent to any suspense or unapplied funds account, including the date and amount of each such payment, an explanation of when and how any such funds held in suspense or unapplied funds was in fact applied, the type of application (Principal, Interest, Escrow, Late Fees, Any other Fees or Charges), and the date of each such application;
- j) Statement of the current balance in any suspense or unapplied funds account.

Very truly yours,

FIRMS NAME

Attorney Signature

cc: *Borrower(s) Name*

[Enclosures – here you provide the client authorization and any correspondence you have as reference.]