



Consumer Financial
Protection Bureau

1700 G Street, N.W., Washington, DC 20552

Requesting information from your mortgage servicer

New federal mortgage servicing rules require servicers to provide you with information you request related to the servicing of your loan. An information request allows you to get useful information about your account or copies of documents that you may have misplaced.

If you need information from your servicer, you can:

- Call your servicer. They may be able to help you over the phone. See your monthly mortgage statement or coupon book for the phone number.
- Write a letter. If your servicer was unable to provide you information over the phone, you may have additional protections if you write your servicer a letter.

Submitting a letter:

- Include your name, property address, and mortgage account number.
 - Use the name that is on your mortgage and include your spouse or other co-borrower if they are on the mortgage.
- Do not write your letter on your payment coupon or other payment form you get from your servicer.
- Send the letter to the proper address. A servicer may use a special address for borrowers sending information requests. This can be found on your monthly mortgage statement or coupon book or on the servicer's website. You can also call your servicer and ask them for the proper address. Note that the proper address for information requests may be different from the address to which you send your monthly payments. Be sure to use the proper address for information requests.
- Examples of information requests might include:
 - I recently changed hazard insurance companies. Can you confirm that you have received an updated homeowner's insurance policy from XYZ Insurance Company?
 - I am doing my taxes and have misplaced the annual statement showing the total amount of mortgage interest paid during the year as reported to the IRS. Can you please send me another copy?
 - I have an adjustable rate loan. Can you please tell me when it is scheduled to adjust next?
- A servicer does not have to investigate your request for error resolution if:
 - The request is overly broad,

- You are sending in the same request repeatedly, or
- You are requesting help with a loan that was transferred to another servicer or paid off more than a year ago.

What to expect:

- The servicer must acknowledge your letter within five business days of receiving it.
- Generally, within 30 business days, the servicer must search for the information and either:
 - Provide the requested information in writing, or
 - Determine that the requested information was not available and send you a written notice explaining why they could not respond.
- If the request asks for the identity and address of the investor (owner of the loan), the servicer must provide this information to you within 10 business days of receipt of the request.
- In some cases, the servicer may come back to you in writing and ask for additional information or request an additional 15 business days to investigate and respond to your request.
- Generally, servicers are prohibited from charging you a fee for responding to information requests.

If you are not satisfied with the result:

- The CFPB accepts complaints about mortgages, so if you have a problem, you can submit a complaint to the CFPB. We will forward your complaint to the company and work to get you a response from them. Contact us at (855) 411-CFPB (2372) or www.consumerfinance.gov/complaint.
- If you need help to understand your other foreclosure prevention options, you can find a HUD-approved housing counselor at www.consumerfinance.gov/mortgagehelp or by calling 888-995-HOPE (4673).

Sample information request letter

Date:

To:

[Your mortgage servicer
Your mortgage servicer's address]

From:

[Your full name
Your street address
Your city, state, and ZIP Code]

RE: Information Request

Mortgage Loan Number: [Your loan number]

I am writing to request the information described below in regard to the mortgage on my property at [Your home address].

[INSTRUCTIONS: Provide a full description of the information you are requesting. Be as specific as possible.]

If you need to contact me to discuss this request, I can be reached at [Include the best contact information, which may be your home address, work or mobile phone, or email address.]

Sincerely,

[Your name
Co-borrower's name]