DISPUTE LETTER

Late Property Tax Payment Servicer Dispute Letter

09

NOTICE OF ERROR

Use this when escrowed property taxes appear to have been paid after the deadline and a penalty, interest charge, or delinquency resulted.

WHEN TO USE	FEDERAL / PRIMARY REFERENCE
Use this when escrowed property taxes appear to have been paid after the deadline and a penalty, interest charge, or delinquency resulted.	12 CFR § 1024.17(k) · 12 CFR § 1024.34(a) · 12 CFR § 1024.35

Federal baseline to check

☐ Failure to pay escrowed taxes or other property charges on time can be a covered servicing error under Regulation X.

☐ For an escrowed federally related mortgage, timely generally means on or before the deadline to avoid a penalty while the mortgage payment is not more than 30 days overdue.

☐ An NOE should identify the due date, payment date, amount, and resulting penalty or consequence rather than relying on a general complaint.

BORROWER AND LOAN

Borrower name ______________________________	Property address ______________________________
Loan/account number ______________________________	Servicer name ______________________________

Tax obligation

Tax amount: $__________ No-penalty due date: __________ Authority: ____________________

Relevant date(s): ____________________ Amount(s): $____________________

Servicer disbursement

Servicer paid: $__________ on __________ Authority posted payment: __________

Notes: ____

Resulting charge or consequence

Penalty / interest / other consequence: $__________ Assessed on: __________

Notes: ____

Correction requested

Correction / reimbursement / written explanation requested: ____________________

Notes: ____

Draft letter body

Date: ___________________

To: [Servicer name and designated NOE/RFI address, if the servicer has designated one]

Re: Notice of Error - mortgage loan/account ___________________

I am writing to give notice of a specific error concerning the servicing of the mortgage loan identified above. I am providing dates, amounts, and supporting records so the account can be reviewed accurately.

Issue / request: ____
____

Supporting facts and records: ____
____

Requested correction, information, or written explanation: ____
____

Signature: ______________________________ Date: ___________________

Attachment checklist

☐ Tax bill showing due date

☐ Tax authority payment history

☐ Statement showing escrow funds were collected

☐ Penalty or interest notice

☐ Copy of this completed template retained for your records

☐ Mailing / delivery confirmation retained if sent formally

Use notes

☐ Confirm the taxing authority's no-penalty deadline and actual posting date. A bill date is not always the same as the penalty deadline.

☐ Separate the underlying tax amount from late fees, interest, or other consequences so the requested correction can be measured.

☐ If the servicer says it paid on time, request the payment confirmation or disbursement record it relied on and compare it with the authority's ledger.

☐ Keep a complete copy of the completed template and supporting records; send copies rather than irreplaceable originals when copies are sufficient.

PRIMARY SOURCES TO CHECK

12 CFR § 1024.17(k) • 12 CFR § 1024.34(a) • 12 CFR § 1024.35

Official links: https://www.consumerfinance.gov/rules-policy/regulations/1024/17/ | https://www.consumerfinance.gov/rules-policy/regulations/1024/34/ | https://www.consumerfinance.gov/rules-policy/regulations/1024/35/