INFORMATION REQUEST

Mortgage Servicing Information Request Letter

02
REQUEST FOR INFORMATION

Use this when you need records before deciding whether an escrow or payment problem is actually an error.

WHEN TO USE	FEDERAL / PRIMARY REFERENCE
Use this when you need records before deciding whether an escrow or payment problem is actually an error.	12 CFR § 1024.36

Federal baseline to check

☐ A Request for Information must be written, identify the borrower and account, and state the servicing information requested.

☐ The usual acknowledgment period is 5 business days. Most RFIs are due within 30 business days; a request for the owner/assignee identity has a shorter 10-business-day response period.

☐ For most 30-day RFIs, the servicer may add 15 business days only by sending a timely written extension notice explaining why.

BORROWER AND LOAN

Borrower name ________________________________	**Property address** ________________________________
Loan/account number ________________________________	**Servicer name** ________________________________

Information requested

Specific record / information requested: ____

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

Why the information will help reconcile the account

Account question this record should answer: _______________________________________

Notes: ____

Preferred date range

Preferred date range: __________ through __________

Notes: ____

Documents enclosed

Statement, notice, or other reference enclosed: __________________________________

Notes: ____

Draft letter body

Date: ____________________

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

Re: Request for Information - mortgage loan/account ____________________

I am writing to request specific information 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

☐ Recent mortgage statement

☐ Any notice that identifies a transfer or disputed transaction

☐ A copy of your request and delivery proof

☐ Copy of this completed template retained for your records

☐ Mailing / delivery confirmation retained if sent formally

Use notes

☐ Request narrow records and date ranges. Avoid asking for the entire loan file or every record ever created; overbroad or unduly burdensome requests can fall outside the rule's response requirements.

☐ If the servicer has a designated NOE/RFI address, send the request there and retain proof of delivery.

☐ A servicer generally may not charge a fee or require a payment as a condition of responding to a covered RFI, subject to the rule's exceptions.

☐ 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 § 1024.36

Official links: https://www.consumerfinance.gov/rules-policy/regulations/1024/36/