

DISPUTE TRACKER

Mortgage Notice of Error Response Tracker

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TRACK NOE

Track delivery, acknowledgment, response, document follow-up, and correction verification for a mortgage-servicing Notice of Error without mixing it with a Request for Information.

WHEN TO USE

Track delivery, acknowledgment, response, document follow-up, and correction verification for a mortgage-servicing Notice of Error without mixing it with a Request for Information.

FEDERAL / PRIMARY REFERENCE

12 CFR § 1024.35

Federal baseline to check

- ☐ A covered NOE is generally acknowledged within 5 business days, excluding Saturdays, Sundays, and legal public holidays.
- ☐ Most asserted servicing errors have a 30-business-day response deadline and may receive a 15-business-day extension with timely written notice; payoff-balance errors use a shorter 7-business-day response deadline and cannot receive that extension.
- ☐ If the servicer concludes no error occurred, a borrower can request the documents actually relied on; those documents are generally due within 15 business days after the servicer receives that request.

BORROWER AND LOAN

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

Notice sent

NOE delivered: _____ 5-business-day acknowledgment checkpoint: _____

Notes: _____

Acknowledgment

Acknowledgment received: _____ Error category: General / Payoff / Foreclosure-related / Unsure

Notes: _____

Investigation response

Base response checkpoint: _____ Extension notice/date if permitted: _____ Final checkpoint: _____

Notes: _____

Documents relied on

No-error response? Yes / No Documents-relied-on request sent: _____ 15-business-day checkpoint:

Notes: _____

Correction verification

Correction / explanation received: _____ Account/statement verified: _____

Notes: _____

Attachment checklist

- ☐ Copy of Notice of Error
- ☐ Delivery confirmation
- ☐ Servicer acknowledgment
- ☐ Servicer written response
- ☐ Any correction statement
- ☐ Copy of this completed template retained for your records
- ☐ Mailing / delivery confirmation retained if sent formally

Use notes

- ☐ Calculate Regulation X business days carefully: Saturdays, Sundays, and legal public holidays are excluded for these deadlines.
- ☐ Do not automatically apply the 30+15 framework to payoff-balance or foreclosure-process errors; special timing rules apply to those categories.
- ☐ Keep delivery proof, acknowledgment, extension notice, response, and any requested supporting documents in one chronological packet.
- ☐ 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 § 1024.35

Official links: <https://www.consumerfinance.gov/rules-policy/regulations/1024/35/>