INFORMATION WORKSHEET

Mortgage Request for Information Record Index

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INDEX RECORDS

List the exact servicing records you need, the date range, why each record matters, and what the servicer produced so an RFI stays narrow and auditable.

WHEN TO USE	FEDERAL / PRIMARY REFERENCE
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Federal baseline to check

- ☐ A covered RFI is generally acknowledged within 5 business days, excluding Saturdays, Sundays, and legal public holidays.
- ☐ Requests for the identity/contact information of the mortgage owner or assignee generally have a 10-business-day response deadline; most other RFIs use 30 business days.
- ☐ Most 30-day RFIs can be extended by 15 business days with timely written notice, while an overbroad, unduly burdensome, or untimely request can fall within regulatory exceptions.

BORROWER AND LOAN

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

Question to answer

Account question the requested records should answer: ___________________________

Notes: ____

Record requested

Record / information requested: ____

Notes: ____

Date range

Requested date range: __________ through __________

Notes: ____

Response received

Response received: __________ Record produced / unavailable / other: ____________________

Notes: ____

Remaining gap

Remaining gap and narrower follow-up request: ________________________________

Notes: ____

Attachment checklist

☐ Current mortgage statement

☐ Existing escrow analyses

☐ Any partial transaction history already received

☐ Copy of this completed template retained for your records

☐ Mailing / delivery confirmation retained if sent formally

Use notes

☐ For each requested record, write the account question it answers and a precise date range. This makes the request more useful and less vulnerable to an overbreadth objection.

☐ Do not demand a spreadsheet or custom format if the servicer does not ordinarily store the information that way; request the existing record itself.

☐ Track what was produced against each numbered request and submit a narrower follow-up for genuine gaps rather than resending the entire RFI.

☐ 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/