

70 Westview Street Lexington, MA 02421 T 781-423-2022 | F 617-258-5709 mtgservicing@mitfcu.mit.edu www.mitfcu.org

NOTICE OF ERROR AND REQUEST FOR INFORMATION

IMPORTANT: RETAIN THIS NOTICE FOR FUTURE REFERENCE

In accordance with the federal Real Estate Settlement Procedures Act (RESPA) & Regulation X (12 CFR Section 1024 .35 and 1024.36), borrowers have the right to notify their servicer of an error regarding the servicing of their closed–end mortgage loan or to request information related to the servicing of their closed–end mortgage loan.

Examples of "errors" include when the servicer:

- Does not apply your payment correctly
- Charges improper fees
- Incorrect mailing address

Examples of "information" requested from the servicer:

- Copy of IRS Form 1098
- Copy of loan history
- Information on escrow payouts

If you wish to provide a Notice of Error or a Request for Information, you must write to us at the address below. Please include your name, account number, any dollar amount(s) in question, and describe the error or the information you are requesting.

MIT Federal Credit Union Mortgage Servicing Department 70 Westview Street Lexington, MA 02421

Sincerely,

MIT Federal Credit Union

