

### Example of a “Qualified Written Request”

Ken and Susan Starr  
12 Budding Bloom Lane  
Elizabeth, New Jersey

January 1, 2009

Last Dollar Mortgage Co.  
398 Rockefeller Drive  
St. Albans, WV 25177

Attention: Customer Service Department  
RE: Account #333234

Dear Last Dollar Mortgage Co.:

We are requesting information about the foreclosure fees and costs, and escrow accounting, on our loan. Please treat this letter as a “qualified written request” under the Real Estate Settlement and Procedures Act (section 2605(e)).

Specifically, we are requesting the following information:

- The payment dates, purpose of payment, and recipient of all foreclosure fees and costs that have been charged to our account or have been advanced on our behalf in the last twenty-four months;
- The payment dates, purpose of payment, and recipient of all escrow items that have been charged to our account or have been advanced on our behalf in the last twenty-four months; and
- A breakdown of our current escrow payment showing how it was calculated and the reasons for any increase in the last twenty-four months (include a copy of any annual escrow statement prepared within the last twenty-four months).
- A payment history that can be easily read and understood listing the dates and amounts of all payments for the last twenty-four months, showing how they have been applied or credited, or if not applied, showing how they have been treated.

Also, on March 1, 2008, we sent our March payment to First Dollar Mortgage Co., which had been servicing our mortgage before it was transferred to you. Our March payment was never credited to our account. Please correct this error.

Thank you for taking the time to acknowledge and answer this request as required by the Real Estate Settlement Procedures Act (section 2605(e)).

Very truly yours,

Ken and Susan Starr

[certified mail]