

**Sample Qualified Written Request Under RESPA  
(Provided by the National Consumer Law Center)**

Joe & Sally Consumer  
55 Main Street  
Augusta, ME 04602

October 25, 2007

VIA CERTIFIED MAIL  
Ocwen Federal Bank, FSB  
7700 Southland Blvd.  
Orlando, FL 32809

Attn: Mortgage Loan Accounting Department  
Re: Ocwen Loan # 99999999

Dear Sir or Madam:

Ocwen Federal Bank, FSB is the servicer of our mortgage loan at the above address. We dispute the amount that is owed according to the Monthly Billing Statement and request that you send us information about the fees, costs and escrow accounting on our loan. This is a "qualified written request" pursuant to the Real Estate Settlement and Procedures Act (section 2605(e)).

Specifically, we are requesting an itemization of the following:

- 1) a complete payment history that can be easily read and understood including, but not limited to, the dates and amounts of all the payments we have made on the loan to date;
- 2) a breakdown of the amount of claimed arrears or delinquencies;
- 3) an explanation of how the amount due on the Monthly Billing Statement (\$1,000) was calculated and an explanation of why this amount was increased to \$2,000 on August 1, 2007;
- 4) the payment dates, purpose of payment and recipient of any and all foreclosure fees and costs that have been charged to our account;
- 5) the payment dates, purpose of payment and recipient of all escrow items charged to our account since [date Ocwen took over the servicing];
- 6) a breakdown of the current escrow charge showing how it is calculated and the reasons for any increase within the last 24 months; and
- 7) a copy of any annual escrow statements and notices of a shortage, deficiency or surplus, sent to us within the last three (3) years.

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

Very truly yours,  
Joe & Sally Consumer