June 30, 2009

[Mortgage Company]

**CERTIFIED MAIL RETURN RECEIPT REQUESTED**

**In the Matter of:**

[CLIENT] SSN:

[ADDRESS]

[CITY, ST ZIP] Loan #s: [Loan 1]

[Loan 2]

To Whom It May Concern:

**Please treat this letter as a “qualified written request” under the Federal Servicer Act, which is a part of the Real Estate Settlement Procedures Act, 12 U.S.C. 2605(e).** This request is made based on the fact that I have reason to believe that you have not timely receipted and applied mortgage payments and I question the claimed amount of arrearage and balance of the loan, and that improper fees and costs have been charged to the account. Specifically, I am requesting the following information that is enclosed.

You should be advised that you must acknowledge receipt of this qualified written request within 20 business days, pursuant to 12 U.S.C. Section 2605(e)(1)(A) and Reg. X Section 3500.21(e)(1).

With best regards, I remain

Sincerely yours,

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[client name]

1. A complete and itemized statement of the loan history from the date of the loan to the date of this letter including, but not limited to, all receipts by way of payment or otherwise and all charges to the loan in whatever form. This history should include nature and purpose of each such debit and credit, and the name and address of the payee of any type of disbursement related to this account. In other words, a complete payment history.
2. A complete and itemized statement of all advances or charges against this loan for any purpose that are not reflected on the loan history transaction statement provided in answer to question #1.
3. A complete and itemized statement of the escrow account of the loan, if any, from the date of the loan to the date of this letter, including, but not limited to, any receipts or disbursements with respect to real estate property taxes, fire or hazard insurance, flood insurance, mortgage insurance, credit insurance, or any other insurance product.
4. A copy of the HUD-1 or HUD-1A, Truth In Lending (TILA) disclosures, Good Faith Estimate, and the loan application used in the closing of this loan, and any other documents used in the closing of this loan.
5. A copy of any other closing documents given to the debtor, including, but not limited to, any rescission notices, note riders (ARM Rider, Balloon Rider, Planned Unit Development Rider, disclosure of Homeowner Association fees or restrictive covenants).
6. A copy of the recorded Note and/or Deed of Trust signed by the debtor.
7. Have you purchased and charged to the account any Vendor’s Single Interest Insurance or Forced Place Insurance? If yes, please provide a copy of any statements or payments made for this product.
8. If this is a MERS designated loan, provide a copy of the MERS Milestone report.
9. A complete and itemized statement from the date of the loan to the date of this letter of any forced-placed insurance and expenses related thereto, related in any way to this loan.
10. A complete and itemized statement from the date of the loan to the date of this letter of any suspense account entries and/or any corporate advance entries related in any way to this loan.
11. A complete and itemized statement from the date of the loan to the date of this letter of any property inspection fees, property preservation fees, broker opinion fees, appraisal fees, bankruptcy monitoring fees, or other similar fees or expenses related in any way to this loan.
12. Identify the provision under the Deed of Trust and/or note that authorizes charging each and every such fee against the loan of the debtors.
13. Please attach copies of all property inspection reports and appraisals.
14. A complete copy of any key loan transaction report or reports and any reports indicating any charges for any “add on products” sold to the debtors in connection with this loan from the date of the loan to the date of this letter.
15. A complete and itemized statement of any and all arrearages including each month in which the default occurred, and the amount of each monthly default.
16. A complete and itemized statement of any late charges to this loan from the date of this loan to the date of this letter.
17. The amount, if applicable, of any “satisfaction fees.”
18. A complete and itemized statement from the date of the loan to the date of this letter of any fees incurred to modify, extend, or amend the loan or to defer any payment due under the terms of the loan.
19. The current amount needed to pay-off the loan in full.
20. The current amount needed to reinstate the loan in full, if it is not current.
21. A full and complete comprehensible definitional dictionary of all transaction codes and other similar terms used in the statements requested above.
22. A complete and itemized statement of any funds deposited in any suspension account(s) or corporate advance account(s), including, but not limited to, the balance in any such account or accounts and the nature, source and date of any and all funds deposited in such account or accounts.
23. A complete and itemized statement from the date of this loan to the date of this letter of the amount, payment date, purpose and recipient of all foreclosure expenses, NSF check charges, legal fees, attorney fees, professional fees and other expenses and costs that have been charged against or assessed to this mortgage.
24. A complete and itemized statement of the amount, payment date, purpose and recipient of all fees.
25. The full name, address and phone number of the current holder of this debt including the name, address and phone number of any trustee or other fiduciary. This request is being made pursuant to Section 1941(f)(2) of the Truth in Lending Act, which requires the servicer to identify the holder of the debt.
26. The name, address and phone number of any master servicers, servicers, sub-servicers, contingency servicers, back-up servicers or special servicers for the underlying mortgage debt.
27. A copy of any mortgage Pooling and Servicing Agreement and all Disclosure Statements provided to any Investors with respect to any mortgage-backed security trust or other special purpose vehicle related to the said Agreement and any and all Amendments and Supplements thereto.
28. If a copy of the Pooling and Servicing Agreement has been filed with the SEC, provide a copy of SEC Form 8k and the Prospectus Supplement, SEC Form 424b5.
29. The name, address and phone number of any Trustee under any pooling or servicing agreement related to this loan.
30. A copy of the Prospectus offered to investors in the trust.
31. Copies of all servicing, master servicing, sub-servicing, contingency servicing, special servicing, or back-up servicing agreements with respect to this account.
32. All written loss-mitigation rules and work-out procedures related to any defaults regarding this loan and similar loans.
33. The procedural manual used with respect to the servicing or sub-servicing of this loan.
34. A summary of all fixed or standard legal fees approved for any form of legal services rendered in connection with this account.
35. Is this loan subject to any Electronic Tracking Agreement? If the answer is yes, then state the full name and address of the Electronic Agent and the full name and address of the Mortgage Electronic Registration System.
36. Is the servicing of this loan provided pursuant to any type of mortgage electronic registration system procedures manual?
37. A copy of the LSAMS Transaction History Report for the debtors’ mortgage loan account, with a detailed description of all fee codes.
38. Is this a MERS Designated Mortgage Loan? If the answer is yes, then identify the electronic agent and the type of mortgage electronic system used by the agent.
39. Is this mortgage part of a Mortgage Warehouse Loan? If so, then state the full name and address of the Lender and attach a copy of the Warehouse Loan Agreement.
40. Upon any default or notice of default, state whether or not the Mortgage Warehouse Lender has the right to override any servicers or sub-servicers and provide instructions directly to the Electronic Agent? If the answer is yes, then specifically identify the legal basis for such authority.
41. Is this mortgage part of a Whole Loan Sale Agreement? If the answer is yes, then state the name and address of the Purchaser, the Custodian, the Trustee, the Electronic Agent and any Servicer or Sub-Servicers.
42. Please state the full name and address of any attorney you have retained to provide any legal services within the last six (6) months on this account.