

INSTRUCTIONS FOR REQUESTING A LOAN FILE

To request your loan file, first review all of your signed documents given to you when your loan closed. The name, address and phone number of your original lender will be included in this information along with the contact information for the company's corporate headquarters. Call corporate headquarters and tell the operator that you want the department that stores original loan files. Sometimes, this is merely called the "warehouse" and sometimes this is called "the vault." Another option is to ask for the company's "Custodian of Records" if neither of these names works.

If the corporate headquarters of your lender is unable to help you, you should then call the Servicing Department where you send your monthly payments. Their phone number should be on the monthly statements sent to you or in the coupon book you might have received at the beginning of your loan.

In either event, be prepared with your loan number, the address of the mortgaged property, and some other form of identification, such as the last 4 digits of your social security number to give to the appropriate person.

Once connected to the correct person, tell that person that you want to order a copy of your original loan file, copies of your payment history and copies of all servicing notes. As part of the conversation, please be sure to ask the following:

1. What is the address where I should send my written request?
2. Should it be addressed to a particular person or dept? If so, who?
3. Does my written request need to be notarized?
4. How much will my request cost? Who do I make the check to?

Once you have this information, you can use the **LOAN FILE REQUEST** form letter, below, to make your written request. Make sure that you put the date and your home address at the top, left hand side. Most importantly, make sure you sign it and have it notarized if that is what the company wants.

LOAN FILE REQUEST FORM LETTER

Dear Custodian of Records:

I would like to order a copy of my/our loan origination file from your company. My loan number is _____ and the address of the property for the mortgage is _____. I would also like a copy of my payment history and all servicing notes. If possible, please have the documents imaged and burned onto a disk in .pdf format. If not possible, then paper copies are acceptable. Everything should be sent to our home address listed at the top of this letter.

Thank you.

Very truly yours,

NOTARIZATION