

Demand Letters - Qualified Written Request

A Qualified Written Request is a formal request for documentation and answers to questions regarding your mortgage. Please follow these instructions for mailing your QWR.

1. Carefully Review the document for your understanding and Sign.
2. Make 3 to 4 copies (you will need to keep a copy for your records).
3. Mail additional copies to the address below- Mail registered certified mail and keep all receipts.

Original Signature – Chase Home Finance
3415 Vision Drive
Columbus, OH 43219-6009
Attn: Account Manager

Copied QWR - Federal Trade Commission
600 Pennsylvania Avenue NW
Washington, DC 20580

Office of RESPA and Interstate Land Sales
Department of Housing and Urban Development
451 Seventh Street, SW
Washington, DC 20410

Government National Mortgage Association
451 Seventh Street, SW
Washington DC 20410

According to RESPA 12 USC Section 2605(e) your lender has 20 days to acknowledge receipt of your Qualified Written Request and 60 Days to provide you with answers to your question.

**Mr. and Mrs. Borrowers
123 Main Street, Any Town US 10000**

Chase Home Finance
3415 Vision Drive
Columbus, OH 43219-6009
Attn: Account Manager

June 02, 2010

**RESPA QUALIFIED WRITTEN REQUEST, COMPLAINT,
DISPUTE OF DEBT & VALIDATION OF DEBT LETTER, TILA REQUEST**

This letter is a “qualified written request” in compliance with and under the Real Estate Settlement Procedures Act, 12 U.S.C. Section 2605 (e) and Regulation X 24 C.F.R. 3500, and The Gramm Leach Bliley Act.

REF: Alleged Account # 100000000
123 Main Street, Any Town US 10000

Dear Madam or Sir:

Please be advised of your legal obligation to answer this Qualified Written Request and to obtain all records and documents pertaining to the above-mentioned Loan No. This request is

made pursuant to the Real Estate Settlement and Procedures Act (RESPA). We have reason to believe that certain disclosures and documentation have been withheld in violation of the Truth in Lending Act (TILA) and that various Real Settlement Procedures Act (RESPA) loan servicing errors may have occurred.

To ensure that any legal claims are brought against the appropriate parties we are requesting evidence to support or exclude CHASE HOME FINANCE and to satisfactorily provide us a good clear and clean hands understanding and clarification from you, of various sale, transfer, funding source, legal and beneficial ownership, charges, credits, debits, transactions, reversals, actions, payments, analyses and records related to the servicing of this account from its origination to the present date. Your due diligence and lawful compliance in the production of documentation to refute the fact that CHASE HOME FINANCE has been erroneously holding an alleged right, title, or interest in the alleged account or alleged property/note is vital.

To date, the documents and information we have received from CHASE HOME FINANCE and our escrow files including subsequent records do not answer many questions. Any refusal to answer our request will be considered a predatory servicing or lending and servicing schemes. As consumers, we are extremely disturbed by the complete disregard for the law pertaining to this mortgage transaction by CHASE HOME FINANCE and/or anyone who may have any interest in this matter.

Needless to say, we are most concerned that fraudulent and deceptive practice by unscrupulous mortgage brokers; sales and transfers of mortgage servicing rights; deceptive and fraudulent servicing practices to enhance balance sheets; deceptive, abusive and fraudulent accounting tricks and practices may have also negatively affected any credit rating, mortgage account and /or the debt or payments that we are currently, or may be legally obligated to.

We hereby demand absolute first hand evidence from you of the original un-certificated or certificated security regarding account number 1000000000. In the event you do not supply us with the very security it will be a positive confirmation on your part that you never really created and owned one. We also hereby demand that a chain of transfer from you to wherever the security is now be promptly sent to us as well. Absent the actual evidence of the security we have no choice but to dispute the validity of your lawful ownership, funding, entitlement right, and the current debt you allege we owe. By debt we are referring to the principal balance you claim we owe; the calculated monthly payment, calculated escrow payment and any fees claimed to be owed by you or any trust or entity you may service or subservice for.

To independently validate this debt, we are conducting a complete exam, audit, review, and accounting of this mortgage account from its inception through the present date.