

## Qualified Written Requests and Successor in Interest Inquiries

(Existing Consumer Mortgage Customers Only)

Please be aware that you have certain rights under federal law related to resolving errors in the servicing of your mortgage loan, requesting information about your mortgage loan, and submitting Qualified Written Requests (QWR) as defined under federal law. Below are the definitions and instructions:

## **Written Notice of Error**

A written notice of error informs us of an error in the servicing of your mortgage loan after closing and starting payments. Examples may include errors in the amount, calculation or application of a charge on the account.

## **Information Requests**

A written information request is for information about your mortgage loan account, such as requests for document copies or loan ownership details. Requests for information do not include payoff requests, which should continue to be requested via email to your Forbright Bank contact.

## **Qualified Written Requests (QWR)**

Protected by federal law, a QWR is written correspondence that:

- States reasons the borrower believes the account is in error; or
- Provides sufficient detail about the information sought.

To submit your inquiry to Forbright Bank:

- Provide the borrower's name and account number.
- Describe the specific error or information sought.

Do not write your request on your payment coupon or submit it with your monthly payment.

Please send your inquiry to <a href="QWR@forbrightbank.com">QWR@forbrightbank.com</a>. We will acknowledge your written request within 5 business days. We will then generally have 30 business days to respond to your request.

You may also mail your inquiry to:

Forbright Bank Attn: Loan Servicing 4445 Willard Ave, Suite 1000 Chevy Chase, MD 20815

If you have a Successor-in-Interest inquiry, please contact us via email or mail at the above addresses.

