

## **Sample Letter Asking for a Complete File of Loan Documents**

If you are proceeding without the assistance of a credit counselor or a lawyer, then an early step you can take on your own behalf is to ask the mortgage broker or closing agent who made you the loan for information that will be helpful to you in proposing a loss mitigation plan or perhaps in pursuing your rights during the foreclosure process.

Send all letters by certified mail and keep the receipt.

Caution: The letter provided is for illustration only; you must compose your own letter; this is only to show you what one might look like.

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Date:

Mortgage Broker or Closing Agent (Company name or individual name and company name)  
(address)

RE: George and Wanda Borrower  
(your address)

Account number *at time of loan* (this may be different than the account number assigned later by the mortgage loan servicer):

Dear **MORTGAGE BROKERAGE** or **CLOSING AGENT**:

Please provide us a complete copy of our loan file. We closed on a mortgage loan for our property located at (your home address) on or about (date of the loan). The loan was originated by (insert the name of your original mortgage company – the one that actually made you the loan).

Specifically, we expect that the loan file will contain the following items:

- mortgage
- note
- riders
- HUD-1 settlement statement
- Truth-in-Lending disclosure
- notice of right to cancel
- all other closing documents
- all good faith estimates
- all applications
- all denials of credit or changes in terms
- any appraisals
- credit scores
- all other relevant documents.

If there is a fee associated with providing us these documents, please waive the fee due to our inability to pay.

Please send the loan file to us at (insert your mailing address). Thank you so much for helping us.

Sincerely,

George and Wanda Borrower  
Phone: [Phone Number]