

such as canceled checks. Keep all the originals and send copies with your letter. Confirm in writing any telephone conversations with the servicer.

The Real Estate Settlement Procedures Act (RESPA) requires the servicer to acknowledge your request within 20 business days and to try to resolve the problem within 60 business days. You may have certain rights such as the right to file a civil lawsuit against the servicer if the service violates the RESPA requirements.

If you are facing financial hardship, are facing foreclosure, need to sell your property, or the like, the authorized servicer and/or your lender may be the appropriate contact. For more information about financial hardship and foreclosure, please read the Department of Real Estate's:

A Homeowner's Guide to Foreclosure in California which is available at www.dre.ca.gov.

Regardless of the nature of the loan servicing problem, it is important to continue to make your scheduled monthly payments on time in order to avoid a potential default on the loan and risking foreclosure.

WHAT SHOULD I DO IF I HAVE A COMPLAINT AGAINST MY LOAN SERVICER?

As with lenders, there are a variety of licenses or authorities under which a loan servicer can service a home loan.

If correspondence to your servicer is not acknowledged or the problem is not resolved within the time frames required by RESPA, you may file a complaint with the U.S. Department of Housing and Urban Development (HUD). You may also wish to consult an attorney for possible civil remedies. A sample letter to your loan servicer can be found at HUD's web site at www.hud.gov/offices/hsg/sfh/res/reslettr.cfm.

The following is a list of government agencies overseeing servicers (contact information for each can be found at the end of the booklet):

- If your lender is the loan servicer, follow the previous list for lenders and their overseeing agencies.