

Your Rights to Submit Requests for Information and Notices of Error

Customers with closed end real estate mortgage loan accounts have rights under Federal law to submit requests for information concerning their accounts and/or notices of errors regarding the servicing of their accounts. The information below generally describes how you can submit such a request or notice to us, and our process for responding to you.

What is a Request for Information?

A **Request for Information (“RFI”)** means a written request for information about your mortgage loan that is submitted by you or your agent. The written request must include your name and account number, and must describe the information you are seeking. An RFI does not include a request for a payoff balance.

What is a Notice of Error?

A **Notice of Error (“NOE”)** means a written notice from you or your agent which asserts that there is an error with the servicing of your mortgage loan. The written notice must include your name and account number, and must describe the error that you believe has occurred. If possible, you should also include the dollar amount of the error.

The following types of errors are covered:

- A failure to accept a conforming loan payment;
- A failure to properly apply an accepted payment to your account;
- A failure to timely credit a payment to your account;
- Failure to timely disburse amounts from your escrow account or refund an escrow account balance;
- Imposition of an impermissible fee;
- Failure to provide an accurate payoff balance;
- Failure to provide accurate information regarding loss mitigation options;
- Failure to properly transfer information about your account to a new servicer;
- Any other error relating to the servicing of your mortgage loan.

How do I Submit an RFI or NOE?

An RFI or NOE must be in writing and mailed to the following address:

OneMain Executive Office of Customer Care, P.O. Box 1170, Evansville, IN 47706-1170.

To be considered an RFI or NOE, you must submit your request/notice on something other than a payment coupon or a periodic statement. For instance, you can send us a letter. You do not have to label your notice as a “Request for Information” or a “Notice of Error.” We will review your submission to determine how it should be handled.

What Happens after I Submit an RFI or NOE?

Acknowledgement

Within 5 days (excluding holidays, Saturdays, and Sundays) after we receive an RFI or NOE, we will provide you with a written response acknowledging its receipt.

Investigation

For most types of RFIs and NOEs, we must complete our investigation and respond to you within 30 days (excluding holidays, Saturdays, and Sundays) after receiving your RFI or NOE. We also may have an additional 15 days to respond (excluding holidays, Saturdays, and Sundays) if before the end of the 30-day period we notify you in writing of the need for an extension and the reasons for the extension.

While we must respond to most types of RFIs and NOEs on the timeline described above, in some cases we must respond sooner:

- If you request the identity and address or other contact information for the owner or assignee of your loan, we must respond within 10 days after receiving your request (excluding holidays, Saturdays, and Sundays).
- If you believe we have not provided an accurate payoff balance, we must respond within 7 days after receiving your notice (excluding holidays, Saturdays, and Sundays).

Response

When our investigation is complete, we will notify you in writing. In the case of an RFI, we will either provide you with a copy of the requested information; or notify you that the information is unavailable and give you the basis for that determination. In either case, we will also give you contact information, including a telephone number, for further assistance.

In the case of an NOE, we will either correct the error or errors and give you written notice of the correction and the effective date of the correction; or notify you that we have determined that there is no error, the basis for that determination, and that you can request the documents we relied on in making that determination and how to do so. In either case, we will also give you contact information, including a telephone number, for further assistance.

Other Information

- If your agent submits an RFI or NOE on your behalf, we may delay the above timelines while we confirm that the agent has authority to act on your behalf.
- In order to investigate an NOE, we may request supporting documents from you, but cannot require you to provide such information as a condition of investigating the asserted error, or determine that no error occurred because you failed to provide any requested documentation without conducting a reasonable investigation.
- We cannot charge you any fee or require you to make any payment that may be owed on your account as a condition of responding to your RFI or NOE. However, we may charge a fee for providing a beneficiary notice under applicable State law if the fee is not prohibited by applicable law.
- For 60 days after receipt of an NOE, we cannot provide adverse information to a consumer reporting agency concerning any payment that is the subject of the NOE.

What Kinds of Requests and Notices are NOT Covered by These Procedures?

There are certain kinds of requests and notices that we do NOT have to treat as an RFI or an NOE. We do not have to treat an information request as an RFI if the request: is duplicative of another request, seeks confidential/privileged information, seeks irrelevant information, is overbroad or unduly burdensome, or is submitted more than one year after we have transferred servicing to another servicer or the mortgage loan is discharged. We do not have to treat an error notice as an NOE if the notice: is duplicative of another notice, is overbroad, or is submitted more than one year after we have transferred servicing to another servicer or the mortgage loan is

discharged. If we can identify a valid information request or error notice from an otherwise overbroad or unduly burdensome submission, we will treat that part as an RFI or NOE, as applicable.

If we determine that we do not have to treat a request or notice from you as an RFI or an NOE, we will notify you in writing no later than 5 days (excluding holidays, Saturdays, and Sundays) after making such determination, and give you the reasons for our determination.