Date:_____

To: Citadel
520 Eagleview Blvd
Exton, Pa 19341

From:_____
         _____
         _____

Re: Error Resolution Notice under 12 C.F.R. §1024.35

Mortgage Loan Number:_____

I am writing to request the information described below in regard to the mortgage on my property at:
_____

[INSTRUCTIONS: Provide a full description of the error. You may adapt the sample language for some common servicing errors, provided below, or write your own description. **Delete the sample language for errors that don't apply.**

Payment Errors:
- Your company rejected the full payment I made on *[Date]* _____ in the amount of *[X dollars]* *$_____. [If this was not equal to your regularly scheduled payment, explain why.]*

   _____
- Your company did not properly credit the payment that I made on *[Date]* _____ in the amount of *[X dollars] $_____*. This payment should have been credited to:
   o *[Tell the servicer how the payment should have been credited to principal, interest, escrow, or other charges .]*

   _____
- Your company failed to credit the payment I made on *[Date]* _____ as of the date of receipt.

Escrow Errors:
- I have been notified by *[Source of information, e.g., taxing authority, homeowner's insurance company]*
   _____
   that your company failed to pay the following expenses from my escrow account:
   o Property taxes: *[Include amount and date due. Include evidence, if available.]*

      _____
   o Insurance premiums: *[Include type of insurance, name of insurance company, account number, amount, and date due. Include evidence, if available.]*

      _____
   o Other charges: *[Be specific.]*

      _____
- I believe that I am entitled to a refund of excess funds in my escrow account and I have not received them. *[Include evidence or describe why you believe you are entitled to excess escrow funds.]*

   _____

Fee Errors:
- Your company incorrectly imposed a *[Describe type of fee – late fee or other]*
   _____ on *[Date]* _____ in the amount of *[X dollars] $_____. [Describe or include evidence that you have been charged this fee.]*

   _____

Payoff Errors:

- Your company failed to provide an accurate mortgage payoff balance that I requested on *[Date]* _____.

If you need to contact me, I can be reached at *[Include the best contact information, which may be your home address, work or mobile phone, or email address.]*

_____

Sincerely,

_____
_____