

# Notice of Error and Requests for Information

In accordance with the federal Real Estate Settlement Procedures Act (RESPA) & Regulation X (12 CFR Section 1024 .35 and 1024.36), borrowers have the right to notify their servicer of an error regarding the servicing of their closed-end mortgage loan or to request information related to the servicing of their closed-end mortgage loan. When you write to your mortgage servicer to ask for information or to complain about certain errors, the servicer generally has five days (excluding Saturdays, Sundays and federal holidays i.e., business days) to acknowledge your letter. The servicer generally has 30 to 45 business days to fix the error or send you the information you requested or investigate and explain why no error occurred or the information is not available. For certain errors related to foreclosure, servicers must respond prior to the date of any foreclosure sale. If the servicer thinks it didn't make an error, it has to explain in writing why. If it can't find the information you want, it has to explain why the information isn't available.

Examples of "errors" include when the servicer:

- Does not apply your payment correctly.
- Charges improper fees.
- Provides you inaccurate information about loss mitigation options and foreclosure.
- Starts a foreclosure or foreclosure sale in violation of the loss mitigation rules; or makes any other error relating to the servicing of your mortgage loan.

As part of this law, servicers may designate a specific address to which all error notices and information requests must be submitted.

**If you wish to provide a notice of error or a request for information, you must write to us at the following address:**

Community Trust Bank  
ATTN: Loan Operations Research  
PO Box 2947  
Pikeville, KY 41502-2947

Please note that you must include the *ATTN: Loan Operations Research*, to ensure your request is covered by these legal protections.

Error Notices and Information Requests must include your name, account number and a detailed description of the error or a detailed list of the information being requested.

### **What you can expect if you submit an Error Notice or Information Request to Community Trust Bank at the Designated Address:**

Either a response to your request or an acknowledgement letter will be sent to you within 5 business days of receipt of the Error Notice or Information Request

- A response will be sent to you within 7 business days of receipt of an error notice related to the failure to provide an accurate pay off balance.
- A response will be sent to you within 10 business days of receipt of a request for the identity of, an address or other relevant contact information for, the owner or assignee of your mortgage loan.
- For all other error notices and information requests, we will provide you with a response within 30 business days of receipt of the notice or request. If we are unable to provide a response within 30 business days, we may extend the response time for certain notices and requests an additional 15 business days and will notify you if we do so.
- If we determine that an error occurred we will correct the error and notify you of the correction. If we are able to locate the information you requested we will send it to you, unless we are not legally required to do so.
- If it is determined that no error occurred or that no information will be provided, a response will be provided to you not later than 5 business days after we make such determination including the reason we made that determination. You have the right to request the documents relied upon in reaching that determination. If you request copies of the documents and information we relied on in making a determination that no error occurred, copies will be sent to you within 15 days of receipt of your request.