F-17318-13

July 19, 2013

Certified First Class U.S. Mail # 7012 3460 0001 1847 4116

Correspondence Address:

Citimortgage
P. O. Box 183040
Columbus, Ohio 43218-3040

In the Matter of:

Madeleine Czyzewski

Property Address:

14 Sugar Bush Drive, Sicklerville, NJ 08081

Loan Number # 5003615403-2

R.E.S.P.A. QUALIFIED WRITTEN REQUEST

Dear Sir or Madam:

Please treat this letter as a "qualified written request" under the Federal Servicer Act, which is a part of the Real Estate Settlement Procedures Act, 12 U.S.C. 2605(e).

Specifically, we are in dispute as to the identity of the true owner of this debt (if any), and your authority and capacity (if any) to collect on behalf of the same. We are also in dispute about the proper application of payments from the debtors to interest, principal, escrow advances and expenses (in that order of priority as provided for in the loan instruments); about your use of automatically triggered property inspections and broker price opinion charges and fees based on undisclosed accounting for purported arrears; and about legal fees and expenses that have been attached to this account but that have not been otherwise explained or established to the borrower. Specifically, we are requesting the following information:

1. A complete and itemized LOAN HISTORY from the date of the loan to the date of your response to this letter.

2. A complete and itemized CALL RECORD HISTORY from the date of the loan to the date of your response to this letter.

3. A complete and itemized statement of all advances or charges against this loan.

4. A complete and itemized statement of the escrow account of the loan, if any, from the date of the loan to the date of your response to this letter.

5. Have you purchased and charged to the account any Force-Placed Insurance?

6. A complete and itemized statement from the date of the loan to the date of your response to this letter of the amounts charged for any forced-placed insurance, the date of the charge, the name of the insurance company, the relation of the insurance company to you or a related company, the amount of commission you received for each force-placed insurance event, and an itemized statement of any other expenses related thereto.

7. A complete and itemized statement from the date of the loan to the date of your reply to this letter of any suspense account entries and/or any corporate advance entries related in any way to this loan.

8. A complete and itemized statement from the date of the loan to the date of your reply to this letter of any property inspection fees, property preservation fees, broker opinion fees, appraisal fees, bankruptcy monitoring fees, or other similar fees or expenses related in any way to this loan.

9. Identify the provision under the Mortgage and/or note that authorizes charging each and every such fee against the loan of the debtor.

10. Please attach copies of all property inspection reports and appraisals, broker price opinions of value, bills and invoices, and checks or wire transfers in payment thereof.

11. A complete copy of any key loan transaction report or reports and any reports indicating any charges for any "add on products" sold to the debtors in connection with this loan from the date of the loan to the date of your reply to this letter.

12. A complete and itemized statement of any late charges added to this loan from the date of this loan to the date of your reply to this letter.

13. A complete and itemized statement from the date of the loan to the date of your reply to this letter of any fees incurred to modify, extend, or amend the loan or to defer any payment or payments due under the terms of the loan.

14. An itemized statement of the current amount needed to pay-off the loan in full.

15. The name of any Trust that the loan may be located in.

16. The full name, address and telephone number of the current holder and owner of the original mortgage note including the name, address and phone number of any trustee or other fiduciary. This request is being made pursuant to Section 1641(f)(2) of the Truth In Lending Act, which requires the servicer to identify the holder of the debt.

17. The name, address and telephone number of any master servicers, servicers, sub-servicers, contingency servicers, back-up servicers or special servicers for this mortgage loan.

18. Is this a MERS Designated Mortgage Loan? If the answer is yes, then identify the electronic MERS number assigned to this loan.

19. A full, double sided, certified true copy of the original loan documents including the Mortgage, Note and all subsequent assignments.

20. Please provide verification of any notification provided to me of a change in servicer.

You should be advised that within TWENTY (20) DAYS you must send us a letter stating that you received this letter. After that time you have THIRTY (30) DAYS to fully respond as per the time frame mandated by Congress, in "Subtitle 'E' Mortgage Servicing" of the "Dodd-Frank Wall Street Reform and Consumer Protection Act and pursuant to 12 U.S.C. Section 2605(e)(1)(A) and Reg. X Section 3500.21(e)(1).

TRUTH – IN-LENDING ACT § 131(f)(2)

Pursuant to 15 U.S.C. § 1641 (f):

Please provide the name, address and telephone number of the owner of the mortgage or the master servicer of the mortgage.

You should be advised that Violations of this Section provide for statutory damages of up to $4,000 and reasonable legal fees. The amendments also clearly provide that the new notice rules are enforceable by private right of action. *15 USC 1641*

Sincerely,

Madeleine S. Czyzewski July 19th 2013

Madeleine Czyzewski Date