

Date: 2/25/2023

To:
Nationstar DBA Mr Cooper
PO Box 619098
Dallas, TX 75261-9741

From:

Corona, CA 92882

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

Mortgage Loan Number:

I am writing to request correction of the error described below, in regard to the mortgage on my property at 3525 Elker Rd, corona ca 92882.

Payment Errors:

- In the month of February 2023, I received a Loan modification. In the modification Your company incorrectly shortened the total months of my loan. My original Mature date has 437 months, the Loan modification has a mature date of 290 months. The new loan modification is missing 147 mature months, this error has caused a huge increase in my payment. My payment increased by \$1311.18. I spoke to one of your employees on 2/22/2023 and I advised her that there are missing months from this loan modification, she acknowledged the error and advised me she would do research and call me back. This clearly is an error why would my payment increase and not decrease which is the purpose of a loan modification. This is an error that need to be corrected.
- I also sent you a notice of error on 2/2/2023, advising you that my deferred payment in the amount of \$31,103.29, was not reflected, in the trial loan modification you sent to me I also don't see it under this new modification, this is an error that should be corrected.
- Also I advised you on 2/2/2023, In the trial loan modification, there are several fees that have been applied to the . Mr Cooper, failed to provide an explanation as to what these fees are, as an example there is a fee in the amount of \$33,455.22 labeled servicer advance, I don't know what this fee is and how you derived at this amount, I was given zero explanation on any of the fees, I wasn't provided any detail regarding why my mature months were decreased, I wasn't given any information as to why the payment increased by \$1311.88. I wasn't given any information why my deferred payment was removed. when I called your call center, I was told to ignore the temp loan modification because your agents were not able retrieve the information from your system. I ignored the temp loan mod per your employees suggestion, and now my new loan modification has the same detail. Hence the error is not fixed. I have never heard a loan modification where the payment increased tremendously without explanation. Again, you sent new loan mod documents with no explanation. Please correct all errors and send me the corrected loan modification documents