

## **ERROR RESOLUTION, INFORMATION REQUESTS, AND QUALIFIED WRITTEN REQUESTS**

You have certain rights under Federal law related to resolving errors in the servicing of your mortgage loan, requesting information about your mortgage loan, and submitting Qualified Written Requests (QWR) as defined under federal law. Home National Bank has established the following addresses to receive written errors, information requests or QWRs. To submit your written error, a written information request or a QWR, write to us at one of the following addresses:

Home National Bank  
P.O. Box 457  
Racine, OH 45771

or

Home National Bank  
P.O. Box 246  
Syracuse, OH 45779

You must use this address to submit your written error, information request or QWR. Please include your account number on your written request. We will receive your written request and acknowledge it within 5 business days. We will then generally have 30 business days to respond to your request but in many cases will be able to respond more quickly. Certain types of requests must be responded to more quickly and those are identified below:

- If your written request concerns a failure to provide an accurate payoff balance amount upon your request for one then we will respond to your request within 7 business days from receipt of your request.
- If your written request concerns a request for the identity of, and address or other relevant contact information for, the owner or assignee of a mortgage loan then we will respond to your request within 10 business days from receipt of your request.

You don't need to decide if your request is a written error, information request or QWR, just send your written request to the above address and we will respond in the timeframes required by federal law. For your information, we have provided brief definitions below.

**WRITTEN NOTICE OF ERROR** – a written notice of error is a written request from you to us that tells us of an error in the servicing of your mortgage loan. This would include anything that you believe is in error after you have closed on your loan and begun making your payments to us. This would not include errors that occurred in the closing of your loan or before that.

**INFORMATION REQUESTS** – a written information request is a written request for information concerning your mortgage loan account. This would include asking for any documents like your mortgage, note or other documents you may have misplaced. It would also include asking who owns your loan or other information about the details of your loan.

- This is not the place to send written payoff requests. To get a payoff balance, please call (740) 949-2210 or (740) 992-6333.

**QUALIFIED WRITTEN REQUESTS (QWR)** – your right to submit a “qualified written request” (QWR) is a right given by federal law. Qualified Written Request means a written correspondence from the borrower to the servicer that either: (1) States the reasons the borrower believes the account is in error; or (2) Provides sufficient detail to the servicer regarding information relating to the servicing of the mortgage loan sought by the borrower. See 12 USCS § 2605(e). Generally, any written request that is a QWR will also be a written notice of error or written information request.