First Interstate

Member FDIC. Equal Housing Lender

# Mortgage Loan Error Resolution & Information Request Disclosure

Under Federal law, you have certain rights related to resolving errors and requesting information about the servicing of your mortgage loan account. Servicing is the day-to-day management of your loan, including billing for amounts due, collecting and allocating payments, maintaining and disbursing funds from escrow accounts, maintaining property insurance coverage, pursuing collection and loss mitigation activities, including foreclosures and loan modifications, and reporting to management or investors.

This disclosure contains important information about your rights when you ask us to correct a servicing error or respond to your request for servicing information. These rights only apply to certain types of errors and information requests and there may be situations where they do not apply. Your request is referred to as a Notice.

## These are your responsibilities under Federal law to submit an error resolution or information request Notice.

1. Your Notice must relate to the servicing of your mortgage loan.
2. You must submit your Notice in writing and it must contain all of this information:
    a. your name
    b. your loan number or other information so that we can identify your loan, and
    c. an explanation of the error you believe has occurred or a statement of the information you are requesting
3. You may submit your Notice to us by any of these methods:
    a. Mail your Notice to us at:
    First Interstate Bank
    Attn: Mortgage Servicing
    PO Box 21111
    Spokane, WA 99201
    b. Deliver your Notice to your lender or to any First Interstate Bank branch

You may submit your request orally and we will respond and assist you, but we are not required to follow all of the steps and timelines described below.

## These are our responsibilities to you under Federal law once we receive your written request:

1. We will investigate your request and respond based on the results of our initial research:
    a. If an error occurred and we can correct it or if you requested information and we can provide it within 5 business days, we will notify you of our actions within 5 days.
    b. If we cannot resolve the error or provide the information within 5 business days, we will send you a written letter that we received your request and we will respond to you within 30 business days.
2. When we respond within 30 business days:
    a. If we found that an error occurred, we will correct it. If we do not believe an error occurred, we will tell you why and you can request more information about our decision.
3. If we cannot provide the information you requested, we will tell you why the information is not available.

If you have questions about your rights, please contact your lender, local branch, or Mortgage Servicing at 1-866-295-1339 during business hours. We will respond to you no later than the next business day.