



Qualified Written Request, Notice of Error, or Request for Information Letter

What is a Qualified Written Request (QWR)?

A Qualified Written Request (QWR) is written correspondence that you or someone acting on your behalf can send to your servicer to ask for information relating to the servicing of your loan or to dispute errors about your loan. This QWR, Notice of Error, or Request for Information procedure governs We Florida Financial's handling of member inquiries concerning a closed-end mortgage. We Florida Financial will comply with all provisions of RESPA and will diligently acknowledge receipt and respond to inquiries made in writing to the credit union.

Your request must:

- Include your name and information to allow us to identify your loan.
- Describe the error that you believe occurred and/or information that you are requesting and/or what action you believe the lender should take.
- List a daytime telephone number in case a customer service representative wishes to contact you.

Your QWR should:

- Be sent certified mail, return receipt requested so you will have confirmation that your letter arrived.
- Be sent to:

First Mortgages:

We Florida Financial
PO Box 77423 Ewing, NJ 08628
866-885-0011

Home Equity Loans:

We Florida Financial
PO Box 14548
Fort Lauderdale, FL 33302
954-745-2400