



Qualified Written Request Letter

What is a Qualified Written Request? What is a 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 account. This QWR and Error Procedures govern 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 respond to inquiries made in writing to the credit union.

Your request must:

- Describe the issue or the question you have and/or what action you believe the lender should take.
- Include attached copies of any related written materials.
- Describe any conversations with customer service regarding the issue and to whom you spoke.
- Describe any previous steps you have taken or attempts to resolve the issue.
- 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