

FRANDSEN BANK & TRUST



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Mortgage Error Resolution and Information Requests

Frandsen Bank & Trust Mortgage Customers

If you believe there is an error on your mortgage loan statement or you'd like to request information related to your mortgage loan servicing, you must follow these steps.

You have certain rights under Federal law related to resolving errors and requesting information about your mortgage loan. These rights pertain to closed-end consumer federally-related mortgage loans of less than 25 acres. If you think your mortgage loan account contains an error, or if you need more information about your mortgage loan, you may send us a written letter concerning your error and/or request with the following information:

In your letter, give us the following information:

For error resolution requests:

Customer name, account number and property address
Statement explaining the error associated with your mortgage loan

For information requests:

Customer name, account number and property address
Statement explaining the question or information needed about your mortgage loan

Send your written request to us, as soon as possible to any of our bank locations or to:

Frandsen Bank & Trust
Attn: Mortgage Servicing Department
PO Box 189
New Ulm, MN 56073

We will send a written acknowledgment of your request within five business days (excluding holidays). After this, we will provide the information requested or make a reasonable attempt to search for the information. In either case, we will send you a letter within 30 business days to provide the information, resolve the error, or provide further details.

Note that if it is determined that additional research is needed, we may need to extend the response time by 15 days. In that case, we will inform you in writing before the end of the 30-day research period.

General mortgage loan questions

You must submit your request in writing. However, if you have general questions about your mortgage loan, you can also contact us by phone anytime during our normal business hours at any of our locations.