**Date:** [Insert Date]

**To:**
Shellpoint Mortgage Servicing
Attn: Customer Service / Qualified Written Request Department
P.O. Box 10826
Greenville, SC 29603-0826

**Re: Request for Information under RESPA**
**Borrower:** [Full Name]

**Bankruptcy Case Number:** [XX-XXXXX]
**Property Address:** [Full Property Address]
**Loan Number:** [Loan Number]

Dear Shellpoint Mortgage Servicing,

On behalf of my above client, we are submitting this letter as a **Request for Information (RFI)** under the **Real Estate Settlement Procedures Act (RESPA), 12 U.S.C. § 2605(e)** and its implementing regulations under **Regulation X (12 C.F.R. § 1024.36)**. This request is related to the servicing of the mortgage loan identified above.

Having reviewed recent monthly mortgage statements and/or online loan activity related to this account, and we are requesting information regarding certain **fees, charges, and payment applications** that appear to be inaccurate, unclear, or improperly assessed. See *In re Peach*, Case No. 21-30390 (Bankr. W.D.N.C. 2025).

Specifically:

**1. Explanation and Documentation of Assessed Fees**

Please provide a complete itemization, explanation, and documentation for any **attorney’s fees, property inspection fees, or other fees** charged to my loan since the filing of this bankruptcy on [insert relevant date], including:

* The **date each fee was incurred**,
* The **date each fee was assessed**,
* The **reason for the charge**,
* The **service provider**,
* Copies of any **invoices, inspection reports, or legal billing statements**,
* Confirmation of whether these fees were disclosed in accordance with **12 C.F.R. § 1026.41**, **FRBP 3002.1**, and **N.C.G.S.** **§ 45-91**.
* Whether any of the fees disclosed in mortgage statement differed in any amount from disclosures made pursuant to **FRBP 3002.1** and, if so, the amount of such difference.

**2. Status of Any "Waived" or "Paid" Fees**

To the extent that any monthly statements sent since the filing of this bankruptcy on [insert relevant date] show fees described as “waived” or marked as “paid.” Please clarify:

* Whether these fees were actually **assessed** or **forgiven**,
* Who paid these fees if they were not paid by me or the Chapter 13 Trustee,
* The impact these entries may have on the loan’s **current balance**, and
* Whether Shellpoint asserts that these fees could be **reinstated in the event of a dismissal of the bankruptcy case.**

**4. Compliance with Applicable Laws**

Please indicate whether the assessed fees were made in compliance with:

* **FRBP 3002.1(c) applicable Local Bankruptcy Rules and the Confirmed Plan** requiring notice of post-petition fees in Chapter 13 conduit plans;
* **N.C.G.S. § 45-91**, requiring clear and timely disclosure of fees; and
* **12 U.S.C. § 2605(k)(E)**  and **12 C.F.R. § 1024.35(b)(5)** regarding unlawful fee assessments and servicing conduct.

Please treat this request as a **Request for Information** under RESPA and respond within **30 business days** as required under **12 C.F.R. § 1024.36(d)**. If you need additional time or clarification to respond, please let me know promptly.

Thank you in advance for your cooperation and prompt attention to this matter.

Sincerely,