

[YOUR NAME]
[YOUR ADDRESS]

[DATE]

[LENDER, SERVICER, OR COLLECTOR NAME]
[LENDER, SERVICER, OR COLLECTOR ADDRESS]

Borrower Name: [YOUR NAME]
Account Number: [ACCOUNT NUMBER]

Re: Request for Information

To Whom It May Concern:

I'm writing to request information according to my rights under California Civil Code section 1788.202, as well as debt collection and credit reporting laws. This is also a qualified written request under Civil Code section 1788.102. Please provide the following information about the loan you claim I owe:

1. A complete transaction history for the loan;
2. The name of the owner of the loan;
3. The creditor's name at time of default, if applicable;
4. The creditor's account number used to identify the loan at the time of default, if applicable;
5. The amount due at default, if applicable;
6. An itemization of interest that has accrued;
7. An itemization of fees claimed to be owed, and whether those fees were imposed by the original creditor or any subsequent owners;
8. The date the loan was incurred;
9. The date of the first partial or missed payment that precipitated default, if applicable;
10. The date and amount of the last payment;
11. Any payments, settlement, or financial remuneration of any kind paid to the creditor by a guarantor, surety, or other party not obligated on the loan, if applicable;
12. The names of all persons or entities that owned the loan after the time of default, if applicable, and the date of each sale or transfer;
13. A copy of the self-certification form and any other "needs analysis" conducted by the original creditor prior to originating the loan;
14. Documentation establishing that the creditor is the owner of the specific loan at issue, including all assignments and written evidence of transfers of ownership. These assignments should include the account number, my name, and the date of each transfer or assignment. They must be the documents by which each

creditor or assignee acquired the loan, and not prepared after the fact or in response to this letter;

15. A copy of all pages of the contract, application, and any other documents evidencing my supposed liability for the loan, stating all terms and conditions applicable to the loan;
16. A list of all collection attempts made in the last 12 months, including dates and times of all calls and written communications;
17. A statement as to whether the creditor is willing to renegotiate the terms of the loan;
18. Copies of all written settlement communications made in the last 12 months, or, in the alternative, a statement that the creditor has not attempted to settle or otherwise renegotiate the debt; and
19. A statement as to whether the loan is eligible for an income-based repayment plan.

Please provide this information within 30 days. Please stop all collection activities unless and until you have provided the information I have requested.

Sincerely,

[SIGNATURE]

[NAME]