Comment: Consider allowing a servicer to provide acknowledgment of receipt and responses to Qualified Written Requests through the same method by which the servicer received the Qualified Written Request from the borrower. For example, if a borrower has indicated a preferred method of communication such as regular mail (i.e., USPS), but sends a Qualified Written Request to the servicer by email, the borrower may be anticipating a response by the same method (i.e., email).

Proposed Change: Consider an edit providing flexibility for the servicer to communicate with a borrower using the same method selected by the borrower to communicate with the servicer. Yellow highlights and underlining below indicate suggested additions. Strikethroughs indicate deletions.

§2040.5. Qualified Written Requests.

a. A servicer is only required to send an acknowledgment of receipt of a "Qualified Written Request," within ten business days of receipt, if the action requested by the borrower has not been taken within ten business days of receipt of the Qualified Written Request. Acknowledgments of receipt and responses to Qualified Written Requests must be in writing, sent either by the preferred method of communication indicated by the borrower (email, or regular mail through the United States Postal Service) or by the same method by which the servicer received the Qualified Written Request from the borrower. If the borrower has not indicated a preferred method of communication, the servicer shall send the acknowledgment of receipt and responses to Qualified Written Requests by the same method by which the servicer received the Qualified Written Request from the borrower ~~by regular mail, through the United States Postal Service, to the borrower's last known mailing address on record and to all email address(es) the servicer has on record for the borrower~~.

Thank you for your consideration.

Bill Brooks ❓