Date: Loan Servicer: Address:
Homeowner name: Homeowner address:
Re: REQUEST FOR MEET AND CONFER Loan number:
To Whom It May Concern:
I am writing to respond to a Notice of Pre-Foreclosure Options, under RCW 61.24.031, which I received on (date). <u>I am requesting a meeting ("meet and confer") with the beneficiary of my mortgage.</u>
A loan servicer may not issue a Notice of Default until the meeting occurs. Under RCW 61.24.031(4)(1)(e), if a meeting is requested by the homeowner, the beneficiary shall schedule the meeting to occur before the notice of default is issued . Consequently, the foreclosure process cannot move forward until I meet with the beneficiary of my loan.
Under RCW 61.24.031(4)(1)(f), I have the right to request an in-person meeting within thirty days of the Notice of Pre-Foreclosure Options. I may also request a meeting by phone. I am requesting an IN-PERSON meeting / PHONE meeting (<i>choose one</i>). I understand that if I request an in-person meeting, it must be held in the county where I live.
During the meeting, I understand the beneficiary will assess my financial ability to modify or restructure the loan, including a discussion of options to avoid foreclosure. A person who is authorized to agree to a resolution, including modifying or restructuring the obligation on behalf of the beneficiary, must be present in-person or by telephone or video conference during the entire meeting.
Please contact me at to schedule the meeting with the beneficiary of my mortgage.
Sincerely,
Signature Date
Printed name: