



**Muskegon Federal**  
Credit Union

65 W Laketon Avenue  
Muskegon, MI 49441-2575  
1700 Holton Road  
North Muskegon, MI 49445  
(231) 722-7285

## RESPA Response to Notice of Error

Date: \_\_\_\_\_ Loan Number: \_\_\_\_\_

BORROWER 1	BORROWER 2
Name and Address	Name (and Address if different from Borrower 1)

### ACKNOWLEDGMENT OF RECEIPT

This notice is to inform you that we have received a notice of error relating to your \_\_\_\_\_ .  
If we have concluded our review, please see the results below. If we need additional time to respond, please see our notice for  
an extension of time to respond below. Otherwise, we will notify you of the results of our review as soon as it is concluded.

### RESPONSE TO NOTICE OF ERROR

In your notice of error you asserted the following error had occurred related to your \_\_\_\_\_ :

As designated below, we have resolved the error.

After an investigation, we determined the source of the error and have corrected it effective \_\_\_\_\_ .  
If you require further assistance related to this matter, please contact us at \_\_\_\_\_ or \_\_\_\_\_

After an investigation, we determined that no error occurred. The reason for this determination is as follows:

You have the right to request documents relied upon by us in making this determination. To request these documents, or for  
further assistance, contact us at \_\_\_\_\_ or \_\_\_\_\_ .

After an investigation, we determined that in addition to, or other than, the error you asserted, the following error(s) occurred:

The following action was taken to correct the error(s):

The errors identified have been corrected and those corrections are effective as of \_\_\_\_\_ . If you require further  
assistance, contact us at \_\_\_\_\_ or \_\_\_\_\_ .

### EXTENSION OF TIME TO RESPOND

We have reviewed your notice of error and determined that we will need an additional 15 days to respond to the request.  
The reason for this delay is:

### NOTICE TO BORROWER

\_\_\_\_\_ has reviewed your notice of error and determined that no  
additional response is required. The reason for this decision is your request is:

- Substantially the same as a previous notice of error ;
- Overbroad -- the specific error asserted cannot reasonably be determined; or
- Delivered to \_\_\_\_\_ more than one year after the account was  
paid in full or servicing was transferred to a different provider.