

Mortgage servicer contact and document log

Personal record sheet. This log is not a servicer form, not a notice of death, and not a confirmation of successor status or eligibility. Keep the completed sheet with your own records; do not mail or upload it.

Leave full Social Security numbers, online passwords and complete account numbers off this sheet. The optional loan reference line is for your own records only.

Header

Record the servicer as its name appears on the loan statements. The loan type is what changes the transfer rules: conventional, FHA, VA, other, or unknown for now. [S02, S04]

Servicer name as it appears on statements

Loan type (conventional, FHA, VA, other or unknown)

Date this log was started

Optional private loan reference (your own records only)

Section 1. Notify

A servicer does not have to search for potential successors before it receives actual notice of their existence. Once notified, it must promptly communicate, describe the documents it reasonably requires, and make a confirmation determination. A written statement that a borrower died counts as a written request. [S01, S02]

Date the servicer was notified of the death in writing

Method used (mail or the servicer's designated online intake)

Tracking or confirmation number

Mortgage servicer contact and document log (continued)

Section 2. Request log (one entry per contact; copy this page for more)

A written information request generally brings a written acknowledgment within five business days (excluding legal public holidays, Saturdays and Sundays) and a response within thirty days, with one fifteen day extension allowed on written notice before day thirty. The servicer may not charge a fee for responding. [S01]

Repeated document demands and long waits are what homeowners report, and this section records them. [S03]

Request log, entry 1

Date

Contact method or address used

Representative name or ID

What was asked

What was promised

Promised-by date

Actual response date

Mortgage servicer contact and document log (continued)

Request log, entry 2

Date

Contact method or address used

Representative name or ID

What was asked

What was promised

Promised-by date

Actual response date

Sources for this sheet: S01, S02, S03. Full citations follow.

Document package, status and escalation

Personal record sheet. Nothing written here is sent anywhere: this page is your own log, not a submission.

A recorded question, promise or date shows the contact happened. It does not show that the servicer confirmed anything.

Section 3. Document package tracker (one row per document; copy for more)

Documents a servicer asks for must be reasonable given state law, your situation and what the servicer already has. They may include a death certificate, an executed will or a court order; where state law does not require probate, demanding probate papers is generally not reasonable. [S02]

Document tracker, row 1

Document name (death certificate, recorded deed, affidavit of heirship where state law allows, will or court order where probate governs)

Required under state law (yes, no, unsure)

Date sent

Servicer response

Document tracker, row 2

Document name

Required under state law (yes, no, unsure)

Date sent

Document package, status and escalation (continued)

Servicer response

Document tracker, row 3

Document name

Required under state law (yes, no, unsure)

Date sent

Servicer response

Section 4. Status

After confirmation, periodic statements and most servicing notices need not be sent until you either assume the loan under state law or return a one-page acknowledgment form, and there is no time limit to return it. Error disputes, information requests and payoff statement requests are available either way. [S05, S06]

Confirmation determination received (confirmed, more documents named, or not a successor)

Date of determination

Additional documents named, if any

Document package, status and escalation (continued)

Acknowledgment form sent date

Acknowledgment form returned date

Statements and notices began after returning it (yes or no)

Section 5. Escalation and payment status

An information request does not by itself stop adverse credit reporting or foreclosure, so payment status gets its own line here. Homeowners who get the runaround or face pressure to refinance are directed by the CFPB release to file a complaint with the CFPB, by phone at (855) 411-CFPB (2372). [S01, S04]

For VA loans, the release relays the VA Regional Loan Center number 877-827-3702 as VA's published contact channel. [S04]

Payments kept current while this log runs (yes or no)

Payment status notes

CFPB complaint filed (yes or no)

Date filed

For VA loans: VA Regional Loan Center contact recorded (877-827-3702)

Sources for this sheet: S01, S02, S04, S05, S06. Full citations follow.

Sample entries, all details invented

All names, numbers, dates and replies on this page are invented. Nothing here records a real person, servicer, employee, loan or outcome, and the sample does not show an approved confirmation.

The sample fills one request-log row and part of one document row, to show how the log is used.

Sample header and request-log row

D. Alvarez Sample is writing to Example National Mortgage after inheriting a home in this invented example. The questions mirror the federal process: which documents confirm successor status, and when a reply is due. [S01, S02]

Survivor: D. Alvarez Sample

Servicer: Example National Mortgage

Tracking or confirmation number: EX-000000

Representative name or ID: I. Rios

What was asked: Which documents confirm successor status on this loan?

What was promised: A written list of required documents

Promised-by date: October 24, 2026

Actual response date: Not yet received

Sample document-tracker row, partly filled

Document name: Death certificate (certified copy)

Required under state law (yes, no, unsure): Unsure

Date sent: October 17, 2026

Servicer response: Received; recorded deed also requested

Sources for this sheet: S01, S02. Full citations follow.

Reference notes

Checked October 17, 2026. Use the servicer's own instructions for your request, and ask the servicer directly when a document or deadline is unclear.

This worksheet does not notify a servicer of anything, does not file a complaint, and does not confirm successor status or eligibility.

The three federal response windows

Five business days, excluding legal public holidays, Saturdays and Sundays, for a written acknowledgment of an information request. Thirty days, with the same exclusions, for the response. One extension of fifteen days, allowed only with written notice before day thirty. No fee may be charged for responding. [S01]

These windows come from 12 CFR 1024.36 and attach to written requests. The confirmation decision itself has no fixed day count; the rule uses the word promptly. [S01, S02]

Where the escalation numbers come from

The CFPB complaint phone number (855) 411-CFPB (2372) and the VA Regional Loan Center number 877-827-3702 are relayed in the CFPB's December 17, 2024 release about mortgage servicing after a death or divorce. [S04]

Sources for this sheet: S01, S02, S04. Full citations follow.

Sources and official instructions

[S01] 12 CFR 1024.36, Regulation X mortgage servicing, with official interpretations. Consumer Financial Protection Bureau, via eCFR. Current as of October 15, 2026; checked October 17, 2026.

<https://www.ecfr.gov/current/title-12/chapter-X/part-1024/subpart-C/section-1024.36>

[S02] 12 CFR 1024.38, Regulation X mortgage servicing, with official interpretations. Consumer Financial Protection Bureau. Current as of October 15, 2026; checked October 17, 2026.

<https://www.consumerfinance.gov/rules-policy/regulations/1024/38/>

[S03] Homeowners Face Problems with Mortgage Companies After Divorce or Death of a Loved One. Consumer Financial Protection Bureau. December 17, 2024; checked October 17, 2026.

<https://www.consumerfinance.gov/data-research/research-reports/homeowners-face-problems-with-mortgage-companies-after-divorce-or-death-of-a-loved-one/>

[S04] CFPB Report Finds Mortgage Companies Create Obstacles for Homeowners After Death or Divorce. Consumer Financial Protection Bureau. December 17, 2024; checked October 17, 2026.

<https://www.consumerfinance.gov/about-us/newsroom/cfpb-report-finds-mortgage-companies-create-obstacles-for-homeowners-after-death-or-divorce/>

[S05] 12 CFR 1024.32(c), Regulation X mortgage servicing. Consumer Financial Protection Bureau, via eCFR. Current as of October 15, 2026; checked October 17, 2026.

<https://www.ecfr.gov/current/title-12/chapter-X/part-1024/subpart-C/section-1024.32>

[S06] 12 CFR 1026.41(g), Regulation Z periodic statements. Consumer Financial Protection Bureau, via eCFR. Current as of October 15, 2026; checked October 17, 2026.

<https://www.ecfr.gov/current/title-12/chapter-X/part-1026/subpart-A/section-1026.41>