

MORTGAGE SERVICING ERROR RESOLUTION AND INFORMATION REQUESTS

The Credit Union services Home Equity Loans for members.

If you think the Credit Union has made an error:

- Email us: cumortgages@coca-cola.com
- Fax to 404-598-0046
- Write a letter and send to:

Coca-Cola Credit Union,
Attn: Mortgage Lending Dept.
1 Coca-Cola Plaza NW
Atlanta, GA 30313

Submitting a letter:

- Include your name, home address, contact number, and mortgage account number
- Use the name that is on your mortgage and include your spouse or other co-borrower if they are on the mortgage
- Identify the error: Tell us exactly what error you believe occurred.
Tip: Give important details: "I made my January payment on time. I paid \$1,500 on January 1 but was still charged a late fee."
- Be specific: Rather than writing "you did not apply my payment correctly," explain how you believe the payment was incorrectly applied.
- Do not write your letter on your payment coupon or other payment form
- Send the letter by one of the channels listed above

What to expect:

- If you follow these instructions, the Credit Union will acknowledge receipt of your request and either:
 - Correct the error and confirm that the error was corrected, or
 - Investigate and determine that no error occurred, and send you a notice explaining why
- We may ask you for more information about the error to ensure your request is properly handled
- The Credit Union does not have to investigate your request for error resolution if:
 - The request is overly broad,
 - You are sending in the same request repeatedly, or
 - You are requesting help with a loan that was transferred to another servicer or paid off more than a year ago

Timelines:

- The Credit Union will acknowledge your letter within five business days, excluding legal holidays, of receiving it
- If you are writing to say the Credit Union gave you an inaccurate payoff balance, we will respond in writing within seven business days, excluding legal holidays
- For all other errors, we will respond in writing within 30 business days, excluding legal holidays
- In some cases we may come back to you in writing and ask for additional information or request an additional 15 business days, excluding legal holidays to investigate and respond to your request
- If you are writing to say improper foreclosure was started or scheduled:
 - The Credit Union must respond to your letter before the foreclosure sale or within 30 business days, excluding legal holidays, whichever is earlier, if you write more than seven days before the sale.
 - The Credit Union will make a good-faith effort to respond to your letter, if you write seven days or less before the sale.