

# Contact Us

**Customer Service:** (855) 753-6204

Mon - Fri 8:30 AM - 8:00 PM EST

Sat 8:30 AM - 5:00 PM EST

**Secure Messaging.** Login to your online account, and click on the Message Center.

## General Correspondence

Highlands Residential Mortgage, Ltd.

PO BOX 77404

Ewing, NJ 08628

Or

FAX: (609) 538-4005

## Qualified Written Requests / Notice of Error

Highlands Residential Mortgage, Ltd.

PO BOX 77423

Ewing, NJ 08628

When submitting your letter:

- Please indicate that your request is a “Qualified Written Request”. Also include your name, co-borrower’s name (if applicable), home address, and loan number.
- Provide details of the request, and be as specific as possible.
- For example: “I made my January payment on time. I paid \$1,000 on January 1, but was still charged a late fee.”
- Do not write your letter on a payment coupon or other correspondence received from us.
- Visit [consumerfinance.gov](http://consumerfinance.gov) for letter templates.

For qualified written requests, we will provide written acknowledgement that we received the inquiry within 5 business days.

Within 30 business days following the receipt of an inquiry, we will:

- Resolve the error and confirm the resolution in writing,
- Ask for additional information,
- Inform you in writing that we require an additional 15 business days to complete our research and respond to your notice of error, or
- Notify you in writing that an error did not occur, and provide you with an explanation of our findings.

