

If you have a complaint or dispute on behalf of yourself (the borrower), or are filing one as the borrower's trusted advisor, housing counselor, federal agency or elected official that leads to but is not limited to the following, is considered by HFSB to be an escalated case:

- Allegations that the servicer did not evaluate the borrower for foreclosure prevention alternatives according to the Fannie Mae Servicing Guide or that the borrower was inappropriately denied a foreclosure prevention alternative;
- Allegations of fraudulent servicing practices;
- Inappropriate initiation or failure to suspend foreclosure actions in violation of Fannie Mae's Servicing Guide;
- Complaints threatening litigation; or
- Violation of Fannie Mae policy timeframes for borrower outreach, evaluation, or the time permitted for borrower response.

Please initiate your inquiry via email to [Rebecca.sell@hfsb.com](mailto:Rebecca.sell@hfsb.com) or you may contact her at 1-877-434-4241. You may also submit your escalated case to [jays@hfsb.com](mailto:jays@hfsb.com) or contact him at 507-535-1291.

When contacting us please provide the following:

- your name or if you are initiating this case on behalf of a borrower, please provide a written authorization of release.
- Loan Number
- Detail of complaint or dispute

Within three (3) business days upon receiving the above information you will receive an acknowledgment in writing including the following:

- Name of Contact Person, handling your case
- Case reference name or number
- Resolution date which will not exceed 30 days from receipt of your escalated case
- Our toll-free escalation contact phone number

Within five (5) business day of identifying the resolution and findings, we will communicate in writing the proposed resolution to the requestor and the borrower (as applicable) in writing with any actions required to implement the resolution.