



**REVIEWED**

***By Chris Tighe at 2:35 pm, Oct 12, 2017***

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We're the Consumer Financial Protection Bureau (CFPB), a U.S. government agency that makes sure banks, lenders, and other financial companies treat you fairly.

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## What's the difference between a mortgage lender and a servicer?

Your mortgage lender is the financial institution that loaned you the money. Your mortgage servicer is the company that sends you your mortgage statements. Your servicer also handles the day-to-day tasks for managing your loan.

Your loan servicer typically processes your loan payments, responds to borrower inquiries, keeps track of principal and interest paid, manages your escrow account (if you have one). The loan servicer may initiate foreclosure under certain circumstances. Your servicer may or may not be the same company that originally gave you your loan.

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### TIP:

**To find out who your servicer is,** check your monthly mortgage statement or payment coupon book. If you can't find a statement or coupon, you can try the MERS® Servicer Identification System toll-free at 888-679-6377 or visit the [MERS® website](#). MERS is a private company that maintains information about mortgage loans and servicers. Your loan servicer's identity may be listed in the MERS system.

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*Note: Do not include sensitive information like your name, contact information, account number, or social security number in this field.*

## Explore related resources

We've built tools to help you understand the mortgage process and compare options.

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