

# Letter of Demand for Reconsideration of Finance Charges

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I am writing to formally request a reconsideration of the finance charges associated with my mortgage account number [Your Mortgage Account Number]. After reviewing my recent statements, I believe that the current finance charges applied to my account are excessive and do not accurately reflect my payment history or the agreed terms of my mortgage.

I have consistently made timely payments and have adhered to the terms of the mortgage agreement. It is my understanding that certain adjustments can be made regarding finance charges, and I would appreciate your thorough review of my account and the charges applied.

I kindly ask that you provide a detailed explanation of the charges, as well as any applicable documentation or policy guidelines that justify these finance charges. I believe this reconsideration will reflect my commitment to fulfilling my mortgage obligations.

Thank you for your attention to this matter. I look forward to your prompt response. Please feel free to contact me at [Your Phone Number] or [Your Email Address] if you need any further information or clarification.

Sincerely,

[Your Name]