Mortgage Lender Dispute Resolution

Date: [Insert Date]		
[Your Name]		
[Your Address]		
[City, State, Zip Code]		
[Email Address]		
[Phone Number]		
[Lender's Name]		
[Lender's Address]		
[City, State, Zip Code]		

Subject: Dispute of Late Fee Charges

Dear [Lender's Name],

I am writing to formally dispute the late fee charges applied to my account (Account Number: [Your Account Number]) for the mortgage loan dated [Loan Date].

According to my records, the payment was made on [Payment Date], prior to the due date of [Due Date]. Therefore, I believe that the late fee of [Late Fee Amount] is unwarranted.

I kindly request a thorough review of my payment history and an explanation of the late fee charges. I would appreciate your prompt attention to this matter and a response regarding how we can resolve this issue amicably.

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,

[Your Name]

[Your Signature (if sending a hard copy)]