

# Letter of Concern About Mortgage Agreement Conditions

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email]

[Your Phone Number]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I hope this message finds you well. I am writing to express my concern regarding the conditions outlined in my mortgage agreement dated [Insert Date of Agreement]. After reviewing the terms, I have found several aspects that I believe warrant further clarification.

Specifically, I would like to address the following points:

- Interest Rate Changes: [Briefly explain your concerns]
- Prepayment Penalties: [Briefly explain your concerns]
- Escrow Requirements: [Briefly explain your concerns]

It is important for me to fully understand these conditions to ensure that I can meet my obligations without unexpected complications. I would appreciate your prompt attention to this matter and any documentation or clarification you could provide.

Thank you for your assistance. I look forward to your response.

Sincerely,

[Your Name]