Your Name Your Address City, State, Zip Code Email Address Phone Number Date

Mortgage Lender's Name Lender's Address City, State, Zip Code

Dear [Lender's Name],

I am writing to inquire about the status of my mortgage prepayment refund for my loan account #[Loan Account Number]. I made a prepayment on [Date of Prepayment], and I would like to understand the process and timeline for receiving the associated refund.

Furthermore, I would appreciate any details regarding how the prepayment affects my outstanding balance and monthly payments going forward.

Please feel free to contact me at your earliest convenience. Thank you for your assistance in this matter.

Sincerely, [Your Name]