

Disagreement on Mortgage Loan Conversion Terms

Date: [Insert Date]

To: [Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I hope this letter finds you well. I am writing to formally express my disagreement with the terms proposed for the conversion of my current mortgage installment loan, account number [insert account number]. After reviewing the terms outlined in the conversion proposal received on [insert date], I have identified several key areas of concern that I believe warrant reconsideration.

Specifically, I would like to address the following points:

- **Interest Rate:** The proposed interest rate of [insert rate] is significantly higher than the current market average.
- **Fees:** The conversion fees outlined in the proposal amount to [insert fee] which appears excessive.
- **Loan Duration:** The proposed loan term extension to [insert term] may not serve my best interests at this time.

I am committed to finding a solution that works for both parties and would appreciate the opportunity to discuss these terms further. Please let me know a suitable time for us to have a conversation regarding this matter.

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

Sincerely,

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email]

[Your Phone Number]