

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Subject: Contesting Mortgage Loan Balance

Dear [Lender's Name],

I hope this message finds you well. I am writing to formally contest the calculated balance of my mortgage loan number [Your Loan Number]. After reviewing my account statements and payment history, I have found discrepancies that I believe require your immediate attention.

Specifically, I have noticed [describe the discrepancies or errors in detail]. I kindly request a detailed breakdown of my mortgage payments and any fees that have been applied to my account since the inception of the loan.

I appreciate your prompt attention to this matter and look forward to your response within [insert a timeframe, e.g., "30 days"]. Please feel free to contact me at [Your Phone Number] or [Your Email Address] should you require further information.

Thank you for your assistance.

Warm regards,

[Your Name]