Letter of Explanation Regarding Disputed Mortgage Loan Balance

Date: [Insert Date]

Your Name: [Insert Your Name]

Your Address: [Insert Your Address]

City, State, Zip: [Insert City, State, Zip]

Lender's Name: [Insert Lender's Name]

Lender's Address: [Insert Lender's Address]

City, State, Zip: [Insert Lender's City, State, Zip]

Dear [Lender's Name],

I am writing to formally address the disputed balance on my mortgage loan account (Account Number: [Insert Account Number]). After reviewing my account statements and payment history, I have noticed discrepancies that require clarification.

Specifically, the issue pertains to [briefly describe the nature of the dispute, e.g., incorrect fees, missed payments that were made, etc.]. I have attached supporting documents that further clarify my position.

It is my hope that we can resolve this matter amicably and swiftly. Please feel free to contact me at [Insert Phone Number] or [Insert Email Address] to discuss this issue further.

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

Sincerely,

[Your Name]

Attachments: [List any attached documents]