

Formal Dispute Regarding Mortgage Loan Balance

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Subject: Formal Dispute of Mortgage Loan Balance

Dear [Lender's Name],

I am writing to formally dispute the current balance of my mortgage loan account, numbered [Insert Loan Number]. Upon reviewing my statement dated [Insert Statement Date], I noticed discrepancies that require clarification.

According to my records, the following transactions do not match your reported balance:

- [Discrepancy 1]
- [Discrepancy 2]
- [Discrepancy 3]

I kindly request a thorough review of my account and a written response outlining the correct balance and any supporting documentation regarding the discrepancies mentioned above. Please provide your response by [Insert Response Deadline Date].

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

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]