Dispute on Mortgage Default Insurance Charges

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Recipient's Name]

[Company Name]

[Company Address]

[City, State, Zip Code]

Subject: Dispute of Mortgage Default Insurance Charges

Dear [Recipient's Name],

I am writing to formally dispute the charges listed for mortgage default insurance on my account (Account Number: [Your Account Number]). I believe that these charges are unjustified based on the following reasons:

- [Reason 1]
- [Reason 2]
- [Reason 3]

According to [relevant policy or law], these charges should not apply under my circumstances. I kindly request that you review my account and provide clarification on these charges.

I would appreciate your prompt attention to this matter and look forward to your response within [number of days, e.g., 30 days]. If necessary, I would be willing to discuss this issue further.

Thank you for your attention to this matter.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]