

Dispute Regarding Home Equity Line of Credit Terms

Your Name

Your Address

City, State, Zip Code

Email Address

Phone Number

Date

[Lender's Name]

[Lender's Address]

City, State, Zip Code

Subject: Dispute of Home Equity Line of Credit Terms

Dear [Lender's Name],

I am writing to formally dispute the terms outlined in my Home Equity Line of Credit account (Account Number: [Your Account Number]). I believe that certain terms have been represented inaccurately and would like to address the following issues:

- Discrepancies in interest rates charged
- Fees that were not disclosed at initiation
- Changes in repayment terms without proper notification

According to the agreements and disclosures provided at the time of the account opening, I expected to receive [expected terms]. However, the current terms reflect [disputed terms], which I find unacceptable.

I request a thorough review of my account and a clarification regarding these terms. Please provide a written response within 30 days to resolve this matter amicably.

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

Sincerely,

[Your Name]