Date: [Insert Date]

[Your Name] [Your Address] [City, State, ZIP Code] [Email Address] [Phone Number]

[Recipient's Name] [Company Name] [Company Address] [City, State, ZIP Code]

Dear [Recipient's Name],

I hope this message finds you well. I am writing to seek clarification on certain terms associated with the reverse mortgage agreement I am considering. Understanding the nuances of this financial product is crucial for me in making an informed decision.

Specifically, I would appreciate insights on the following aspects:

- The impact of interest rates on my loan balance over time
- Any associated fees that may apply during the term of the loan
- The implications of selling the home or moving before the loan is repaid
- Options available for heirs in the event of my passing

Thank you for your attention to these matters. I look forward to your prompt response, as it will greatly assist me in understanding the reverse mortgage terms better.

Sincerely,

[Your Name]