

# Outstanding Principal Balance Dispute

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

[Recipient Name]  
[Recipient Title]  
[Company Name]  
[Company Address]  
[City, State, Zip Code]

Dear [Recipient Name],

I am writing to formally dispute the outstanding principal balance reported on my account [Account Number], which I believe to be incorrect. According to my records, the principal balance shows discrepancies that do not align with my own calculations and payment history.

I kindly request a detailed statement of the account activity, including all transactions, payments, and any fees that have contributed to the reported balance. This information is necessary to clarify any misunderstandings and to resolve this matter promptly.

Please respond to this request within [number of days] days from the date of this letter. I appreciate your attention to this matter and look forward to your swift response.

Sincerely,

[Your Name]