

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Recipient's Name]

[Company/Organization Name]

[Company Address]

[City, State, Zip Code]

Dear [Recipient's Name],

I hope this letter finds you well. I am writing to formally contest the interest penalties that have been imposed on my payment plan associated with account number [Account Number].

According to our initial agreement dated [Date of Agreement], it was my understanding that the terms of the payment plan included [insert specific terms related to penalties, if any]. Given that I have adhered to the schedule and made consistent payments, I believe the imposition of interest penalties is unwarranted.

Furthermore, I have attached copies of my payment records and correspondence that demonstrate my compliance with the agreed terms. I respectfully request a review of my account and the reversal of these penalties.

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

Sincerely,

[Your Name]