

Letter of Challenge to Unfair Loan Origination Fees

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

[Lender's Name]
[Lender's Address]
[City, State, Zip Code]

Subject: Challenge to Unfair Loan Origination Fees

Dear [Lender's Name],

I am writing to formally challenge the loan origination fees associated with my loan application (Account Number: [Your Account Number]). After reviewing the terms and conditions, I believe that the fees charged are not justifiable and do not reflect the services provided.

Specifically, I have noted the following concerns:

- Fee Amount: [Specify the fee amount]
- Comparison to Industry Standards: [Brief comparison with typical fees]
- Lack of Transparency: [Details on disclosure issues]

I request a detailed breakdown of the loan origination fees and an explanation of their necessity in the context of my application. Furthermore, I urge you to consider revising these charges and providing a fair resolution.

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

Sincerely,
[Your Name]