

Dispute Regarding Excessive 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]

Dear [Lender's Name],

I am writing to formally dispute the loan origination fees charged to me in connection with my loan account number [Loan Account Number]. Upon reviewing the terms of my loan, I noticed that the origination fees appear to be excessive and not in line with standard industry practices.

According to the loan documents provided, I was charged [specific amount] in origination fees. I believe this amount to be significantly higher than the typical range for similar loans. In addition, I have reviewed the Good Faith Estimate provided to me prior to closing, and the fees listed do not accurately reflect the charges applied at closing.

In light of this information, I kindly request a detailed breakdown of the loan origination fees, along with any documentation that justifies the amount charged. I am hopeful we can resolve this matter amicably and adjust the fees in accordance with industry standards.

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

Sincerely,

[Your Name]