

[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 object to the loan origination fee charges associated with my loan application (Loan Number: [Your Loan Number]). I believe that these charges are excessive and not clearly justified in the documentation provided.

Upon reviewing the loan estimate and the agreement, I noted that the fee appears to be inconsistent with standard industry practices. I would appreciate a detailed breakdown of the originations fees and any documentation that supports these charges.

Furthermore, I request that you reconsider the charges and adjust them accordingly or waive them entirely. I am looking forward to your prompt response to this matter.

Thank you for your attention to this issue.

Sincerely,

[Your Name]