

Loan Overpayment Refund Request

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

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

Dear [Lender's Name or Customer Service],

I am writing to formally request a refund for the overpayment made on my personal loan account (Account Number: [Your Account Number]). After reviewing my payment history, I have determined that I have made an excess payment of [insert amount] on [insert date(s) of payment].

According to my records, the total amount due for my loan was [insert total due amount], and my payments have exceeded this amount due to [briefly explain the reason, if applicable]. I would appreciate your prompt attention to this matter and request that you process the refund to the original payment method or as a check to my address listed above.

Please find attached copies of my payment history and any relevant documentation for your reference. Should you need any further information to facilitate the refund process, do not hesitate to contact me directly at [your phone number] or [your email address].

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

Sincerely,
[Your Name]