Loan Repayment Dispute Letter

[Your Name]

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

[Date]

[Lender's Name]

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

Subject: Loan Repayment Dispute Regarding Outstanding Balance

Dear [Lender's Name],

I hope this message finds you well. I am writing to formally dispute the outstanding balance on my loan account number [Account Number]. According to my records, the amount stated in your recent communication does not accurately reflect the payments I have made to date.

Specifically, I believe there is a discrepancy in the calculation of my payments that has led to this outstanding balance. I kindly request a detailed account statement that breaks down the payments applied to my principal balance and any interest accrued.

Please find attached copies of my payment records for your reference. I would appreciate your prompt attention to this matter and look forward to resolving this issue amicably.

Thank you for your assistance.

Sincerely,

[Your Name]