

Mortgage Prepayment Inquiry

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I hope this message finds you well. I am writing to inquire about my mortgage account with your institution, specifically regarding the options available for early repayment of my mortgage.

My account number is [Insert Account Number]. I am considering making additional payments towards my mortgage to reduce the principal balance and would like to understand the implications and procedures involved.

Could you please provide information on the following:

- The process for making early repayments.
- Any potential penalties or fees associated with early repayment.
- The impact of early repayment on my interest obligations.
- Any recommended strategies for maximizing the benefits of prepayment.

Thank you for your assistance. I look forward to your prompt response.

Sincerely,

[Your Name]