

Your Name
Your Address
City, State, ZIP Code
Email Address
Phone Number
Date

Recipient's Name
Mortgage Company Name
Company Address
City, State, ZIP Code

Dear [Recipient's Name],

I hope this message finds you well. I am writing to request clarification regarding the conditions of my interest-only mortgage account, number [Your Account Number].

Specifically, I would like to understand the following:

- The terms and conditions associated with the interest-only period.
- Any potential impacts on my principal balance during this period.
- Requirements for transitioning to a fully amortizing mortgage.
- Any fees or penalties that might apply.

Your prompt response would be greatly appreciated as it will assist me in managing my financial planning effectively. Thank you for your attention to this matter.

Sincerely,
[Your Name]