

[Your Name]
[Your Address]
[Your Phone Number]
[Your Email Address]

[Date]

[Mortgage Servicer Name]
[Attn: Error Resolution Department]
[Servicer Address]
[City, State, Zip Code]

RE: Notice of Error - Interest Calculation Dispute
Mortgage Account Number: [Your Account Number]
Property Address: [Your Property Address]

To Whom It May Concern,

I am writing to formally dispute the interest charges applied to my mortgage account for the period of [Start Date] to [End Date]. I believe an error has been made in the calculation of interest on my loan.

Specifically, I am disputing the following:

- [Describe error, e.g., The interest rate applied does not match my fixed/adjustable rate agreement.]
- [Describe error, e.g., Interest was calculated on an incorrect principal balance.]
- [Describe error, e.g., A recent principal-only payment was not factored into the interest accrual.]

Based on my records, the correct interest amount for this period should be \$[Correct Amount], rather than the \$[Charged Amount] currently reflected on my statement. I have enclosed copies of [list documents, e.g., payment receipts, loan contract, or statements] to support this claim.

Under the Real Estate Settlement Procedures Act (RESPA), I request that you investigate this discrepancy and provide a written response within the required legal timeframe. Please correct the account balance, adjust any overcharged interest, and waive any late fees resulting from this error.

Please confirm receipt of this letter and provide me with a tracking number for this inquiry. I look forward to your prompt resolution of this matter.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosures: [List of attached documents]