

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

[Date]

[Recipient Name or Department]
[Financial Institution Name]
[Financial Institution Address]

Subject: Request for Audit of Unapplied Loan Payment - Account Number: [Your Account Number]

Dear Customer Service Department,

I am writing to formally request a payment audit of my loan account mentioned above. It has come to my attention that a payment made on [Date of Payment] in the amount of [Amount] has not been correctly applied to my outstanding balance.

I have enclosed/attached a copy of the proof of payment (e.g., bank statement, canceled check, or transaction receipt) for your reference. Despite this payment being successfully processed on my end, my recent statement dated [Date of Statement] does not reflect this credit, and I am concerned about potential late fees or incorrect interest accrual.

Specifically, I request that you:

- Locate the unapplied funds and credit them to my account immediately.
- Ensure the payment is backdated to the actual date it was received.
- Recalculate any interest or late charges that may have been incorrectly applied due to this error.
- Provide me with an updated transaction history showing the correction.

Please investigate this matter and provide a written confirmation of the resolution within [Number, e.g., 10] business days. Thank you for your prompt attention to this discrepancy.

Sincerely,

[Your Signature]
[Your Printed Name]