

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

[Date]

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

**Subject: Formal Grievance Regarding Erroneous Fee in Amortization Calculation -  
Account No: [Your Account Number]**

Dear [Name of Contact Person or Customer Service Department],

I am writing to formally contest the inclusion of a specific fee in the amortization schedule of my [Loan/Mortgage/Credit] account, which I believe to be erroneous.

Upon reviewing my recent statement dated [Date of Statement] and the accompanying amortization breakdown, I identified a charge labeled as "[Name of Fee]" in the amount of [Amount].

I am disputing this fee for the following reason(s):

- [Reason 1: e.g., The fee was already paid on (Date)]
- [Reason 2: e.g., This fee is not outlined in the signed loan agreement]
- [Reason 3: e.g., The fee was applied twice for the same period]

The inclusion of this incorrect amount has negatively impacted the principal reduction and the total interest calculated over the life of the loan. I have attached [List of supporting documents, e.g., receipts or contract copies] to support this claim.

I request that you:

1. Investigate this discrepancy immediately.
2. Remove the erroneous fee from my account.
3. Recalculate the amortization schedule to reflect the correct balance.
4. Provide me with a corrected copy of the amortization table.

I look forward to receiving a written response regarding the resolution of this matter within [Number of days, e.g., 10] business days.

Sincerely,

[Your Signature]

[Your Printed Name]