

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

[Date]

[Name of Bank/Lending Institution]
[Loan Department]
[Institution Address]

**RE: Formal Grievance regarding Amortization Schedule and Principal Balance
Miscalculation
Account Number: [Your Loan Account Number]**

Dear Customer Service Manager,

I am writing to formally lodge a grievance regarding a discrepancy I have identified in the amortization schedule for my loan. Upon reviewing my recent statements and payment history, it appears that the remaining principal balance has been calculated incorrectly.

Based on my records and independent calculations, the current outstanding principal should be \$[Correct Amount], whereas your records indicate \$[Amount shown by bank].

The specific errors I have noted include:

- [Specify if a payment was not credited correctly]
- [Specify if interest rates were applied incorrectly]
- [Specify if additional principal payments were not reflected]
- [Specify dates of the disputed transactions]

I have enclosed copies of [list documents, e.g., payment receipts, previous statements] to support my claim. I request that you conduct a thorough audit of my account and provide me with a corrected amortization schedule reflecting the accurate principal balance.

Please provide a written response and a resolution to this matter within [number of days, e.g., 15] business days. Thank you for your prompt attention to this error.

Sincerely,

[Your Signature]

[Your Printed Name]