

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

[Date]

[Lending Institution Name]
[Grievance/Customer Service Department]
[Lender Address]

RE: Formal Grievance - Amortization Miscalculation for Loan Number: [Your Loan Number]

Dear Customer Service Department,

I am writing to formally lodge a grievance regarding the amortization schedule applied to my loan following the restructuring completed on [Date of Restructuring].

Upon reviewing my recent statements and the new repayment terms, I have identified a discrepancy in the calculation of my monthly installments and the total interest projected over the remaining life of the loan. Specifically, the current amortization does not appear to reflect the agreed-upon [Interest Rate]% interest rate or the [Number of Months] repayment term outlined in the restructuring agreement.

My records indicate that the monthly payment should be [Correct Amount], whereas I am currently being billed [Current Billed Amount]. This error suggests an incorrect application of the principal balance or an oversight in the calculation of the reducing balance.

I request that you perform the following actions:

- Conduct a full audit of the loan restructuring calculations.
- Provide a corrected, detailed amortization schedule.
- Adjust my account balance to reflect any overpayments made due to this error.

I have attached copies of the signed restructuring agreement and my own calculation breakdown for your reference. I look forward to a resolution and a written response within [Number of Days, e.g., 10] business days.

Sincerely,

[Your Signature]

[Your Printed Name]