

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

[Date]

[Manager's Name or Human Resources Department]
[Bank/Lending Institution Name]
[Branch Address]

Subject: Formal Grievance Regarding Coercive Practices by [Mortgage Consultant Name]

Dear [Manager Name/Grievance Committee],

I am writing to formally lodge a grievance regarding the conduct of [Mortgage Consultant Name] during my recent mortgage application process at your [Branch Name] location.

I am concerned about what I perceive to be coercive and unethical practices used to pressure me into [mention specific issue, e.g., purchasing additional insurance, selecting a specific high-interest product, or signing documents without review]. Specifically, on [Date], the following occurred:

- [Detailed description of the first incident of pressure or coercion]
- [Detailed description of any threats made regarding loan approval status]
- [Mention of any misleading information provided to force a decision]

These actions have caused me significant distress and have undermined my confidence in your institution's commitment to fair lending practices and consumer protection. I felt that my mortgage approval was being unfairly tied to my acceptance of products or terms that I did not want or require.

I request a formal investigation into this matter. I also request that my application be reviewed by an alternative consultant to ensure it is handled objectively and without further coercion.

I look forward to your written response within [Number, e.g., 5 or 10] business days detailing how this matter will be resolved.

Sincerely,

[Your Signature]

[Your Printed Name]
[Loan Application Number, if applicable]