

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

[Date]

[Lending Institution Name]
[Mortgage Department]
[Address]
[City, State, Zip Code]

RE: Formal Request for Reimbursement - Interest Miscalculation

Account Number: [Your Mortgage Account Number]

Property Address: [Your Property Address]

Dear Customer Service Department,

I am writing to formally dispute the interest charges applied to my mortgage account for the period of [Start Date] to [End Date]. Based on my records and independent review, it appears there has been a miscalculation regarding the interest rate or the application of payments, resulting in an overcharge of \$[Amount].

The discrepancy is based on the following:

- [Specify reason: e.g., Incorrect interest rate applied/Failure to adjust rate on time/Incorrect compounding method/Late application of principal payments].

I have attached supporting documentation, including [list documents, e.g., payment receipts, bank statements, or amortization schedules], which highlight these inconsistencies.

I request that you conduct a full audit of my account for the aforementioned period. If an error is confirmed, I request a refund of the overpaid amount, along with any associated late fees or penalties that were incorrectly triggered, to be issued via [check/direct credit to the mortgage balance].

Please provide a written response and a detailed corrected statement within [Number, e.g., 30] days of receiving this letter. Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]