

[Current Date]

[Borrower Name]

[Borrower Address]

[City, State, Zip Code]

Re: Loan Application Number: [Loan Number]

Property Address: [Property Address]

Dear [Borrower Name],

This letter is to inform you of an adjustment to the appraisal fee previously disclosed for your mortgage application.

The original appraisal fee was estimated at \$[Original Amount]. Due to the reasons specified below, the final cost for the appraisal service is now \$[New Amount].

Reason for Adjustment:

[Insert reason, e.g., Complexity of property, property type change, rush order, or additional inspections required.]

This adjustment will be reflected in your updated Loan Estimate and your final Closing Disclosure. If you have already paid the initial fee, the difference of \$[Difference Amount] will be collected at the time of closing.

Please contact your Loan Officer at [Phone Number] or [Email Address] if you have any questions regarding this change.

Sincerely,

[Your Name/Lender Name]

[Title]

[Company Name]