

Date: [Insert Date]
Loan Number: [Insert Loan Number]
Property Address: [Insert Property Address]

Annual Escrow Account Disclosure Statement

Dear [Borrower Name],

This is your Annual Escrow Account Disclosure Statement, which provides an overview of the activity in your escrow account over the past year and a projection for the coming year. We use this information to determine your monthly mortgage payment starting on [Effective Date].

Account Summary

- **Current Monthly Escrow Payment:** \$[Amount]
- **New Monthly Escrow Payment:** \$[Amount]
- **Total Monthly Mortgage Payment:** \$[Total Amount]

Escrow Analysis Results

Based on our analysis, your account has the following status:

[] **Surplus:** Your account has a surplus of \$[Amount]. This will be [refunded to you / applied to your principal].

[] **Shortage:** Your account has a shortage of \$[Amount]. This shortage will be [collected over 12 months / paid in full by Date].

Projected Activity for the Coming Year

Month	Payments to Escrow	Disbursements (Taxes/Insurance)	Projected Balance
[Month]	[\$[Amount]]	[\$[Amount]]	[\$[Amount]]

If you have any questions regarding this statement or your escrow account, please contact our Customer Service Department at [Phone Number] or visit our website at [Website URL].

Sincerely,

[Lender Name]
[Lender Address]