

[Date]

[Borrower Name]
[Property Address]
[City, State, Zip Code]

RE: Initial Escrow Account Disclosure Statement

Loan Number: [Loan Number]

Dear [Borrower Name],

This is a statement of your escrow account. It shows the anticipated activity in your escrow account for the coming year, including the estimated taxes, insurance premiums, and other charges that we expect to pay from the account.

Month	Payments to Escrow	Payments from Escrow	Description	Escrow Balance
Initial Deposit	[\$Amount]	-	Starting Balance	[\$Amount]
[Month/Year]	[\$Amount]	[\$Amount]	[e.g., Property Taxes]	[\$Amount]

Escrow Payment Summary:

- Monthly Mortgage Payment (Principal & Interest): [\$Amount]
- Monthly Escrow Payment: [\$Amount]
- **Total Monthly Payment: [\$Amount]**

Your first monthly escrow payment is due on [Date].

The cushions required by your lender are [\$Amount], which is [Number] months of escrow disbursements. This keeps a minimum balance in your account to cover unexpected increases in taxes or insurance.

If you have any questions regarding this statement, please contact our customer service department at [Phone Number].

Sincerely,

[Lender/Servicer Name]
[Contact Information]