

[Your Name]
[Your Address]
[City, State, Zip Code]
[Phone Number]
[Email Address]

[Date]

[Lender or Mortgage Servicer Name]
[Escrow Department Address]
[City, State, Zip Code]

RE: Escrow Shortage Lump Sum Payment

Mortgage Account Number: [Your Account Number]

Property Address: [Your Property Address]

To Whom It May Concern,

I am writing in response to the recent Escrow Analysis Statement dated [Date of Statement], which indicated an escrow shortage of \$[Total Shortage Amount] for the upcoming year.

Please find enclosed a check in the amount of \$[Total Shortage Amount]. I am electing to pay this shortage in a single lump sum to prevent my monthly mortgage payment from increasing due to the shortage spread.

I request that you apply these funds specifically to the escrow account shortage balance. Please confirm receipt of this payment and provide an updated monthly payment schedule reflecting that the shortage has been cleared.

Thank you for your assistance with this matter. If you have any questions, please contact me at [Your Phone Number].

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosure: Check #[Check Number] in the amount of \$[Total Shortage Amount]