Date: [Insert Date]

Borrower Name(s): [Insert Borrower Names]
Property Address: [Insert Property Address]
Loan Number: [Insert Loan Number]

Subject: Post-Transfer Escrow Account Disclosure Statement

Dear [Borrower Name],

As previously notified, the servicing of your mortgage loan was transferred from [Name of Transferor/Old Servicer] to [Name of Transferee/New Servicer], effective [Date of Transfer].

This letter serves as your initial escrow account disclosure statement from [New Servicer]. We have reviewed the escrow account balance transferred to us and have projected the activity for your account for the upcoming year.

Escrow Analysis Summary

- **Current Escrow Balance:** $[Amount]
- **Projected Total Annual Disbursements:** $[Amount]
- **Required Minimum Balance (Cushion):** $[Amount]
- **New Monthly Escrow Payment:** $[Amount]

Your new total monthly mortgage payment, including principal, interest, and the updated escrow amount, will be **$[Total Amount]**, effective **[Date]**.

Projected Account Activity

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

Escrow Shortage/Surplus Information

[Select one option below:]

[Option A: Shortage] Your account has a shortage of $[Amount]. We have spread this amount over [Number] months and included it in your new monthly payment.

[Option B: Surplus] Your account has a surplus of $[Amount]. A check for this amount is enclosed / This amount has been applied to your future payments.

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

Sincerely,

[Name of New Servicer]
[Department Name]
[Address]