

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

[Date]

[Bank Name]
[Escrow Department Address]
[City, State, Zip Code]

RE: Notice of Error - Escrow Account Miscalculation

Loan Number: [Your Loan Number]

Dear Customer Service Department,

I am writing to formally dispute the recent escrow analysis statement dated [Date of Statement] regarding the mortgage account mentioned above.

After reviewing the analysis, I believe there is an error in the calculation of my monthly escrow payments for the following reason(s):

- [Insert reason, e.g., Incorrect property tax assessment amount]
- [Insert reason, e.g., Failure to reflect a change in insurance premiums]
- [Insert reason, e.g., Incorrect calculation of the required cushion/minimum balance]

According to my records, the correct amount should be [Expected Amount] because [Brief Explanation]. I have attached copies of [Name of documents, e.g., tax bill or insurance policy] to support this claim.

Under the Real Estate Settlement Procedures Act (RESPA), I request that you conduct a review of this escrow account and correct any inaccuracies. Please provide a written response within the timeframes required by law confirming that the error has been corrected or providing an explanation as to why the current calculation is deemed accurate.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]
[Your Printed Name]

Enclosures: [List attached documents]