

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

[Date]

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

**RE: Notice of Error - Escrow Shortage Dispute**  
**Mortgage Account Number:** [Your Account Number]  
**Property Address:** [Your Property Address]

To Whom It May Concern,

I am writing to formally dispute the escrow shortage notification I received on [Date of Notice], which indicates a shortage of \$[Amount]. Upon reviewing my records and the recent escrow analysis, I believe there is an error in your calculations.

I am disputing this shortage based on the following reason(s):

- [Insert reason, e.g., Incorrect property tax assessment used]
- [Insert reason, e.g., Homeowners insurance premium was lower than projected]
- [Insert reason, e.g., Failure to apply a previous overage or payment]

Enclosed are copies of documentation supporting my claim, including [List enclosed documents, e.g., current tax bill, insurance declaration page].

I request that you conduct a manual review of my escrow account and provide a corrected escrow analysis statement within 30 business days, as required by the Real Estate Settlement Procedures Act (RESPA). Until this matter is resolved, I request that my monthly mortgage payment remain at the previous rate of \$[Original Amount].

Please confirm receipt of this dispute in writing. I look forward to your prompt response regarding this correction.

Sincerely,

[Your Signature]

[Your Printed Name]