

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

[Date]

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

RE: Notice of Error - Dispute of Escrow Account Shortage

Loan Number: [Your Loan Number]

Property Address: [Property Address]

To Whom It May Concern,

I am writing to formally dispute the escrow shortage amount indicated in the recent escrow analysis statement dated [Date of Statement]. After reviewing my records, I believe there is an error in your calculation of the projected shortage.

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

- [Insert Reason: e.g., Property tax estimate is higher than the actual bill issued by the county.]
- [Insert Reason: e.g., Homeowners insurance premium has decreased or remained the same.]
- [Insert Reason: e.g., Recent payments made to the escrow account were not properly credited.]

Enclosed are copies of supporting documentation, including [List Documents: e.g., Tax Assessment, Insurance Policy Declaration, Payment Receipts].

Pursuant to the Real Estate Settlement Procedures Act (RESPA), I request that you conduct a manual review of my escrow account and provide a corrected analysis within the timeframe required by law. Please do not adjust my monthly mortgage payment until this dispute is resolved.

Please provide a written response acknowledging receipt of this dispute and a detailed explanation of your findings.

Sincerely,

[Your Signature]
[Your Printed Name]