

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

**[Date]**

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

**RE: Escrow Analysis Contest**

**Loan Number:** [Your Loan Number]

**Property Address:** [Your Property Address]

To Whom It May Concern,

I am writing to formally contest the recent escrow analysis statement dated [Date of Analysis Statement], which indicates an escrow shortage of \$[Amount of Shortage].

After reviewing my records, I believe the projected shortage is incorrect for the following reason(s):

- [Option 1: Property taxes were lower than projected.]
- [Option 2: Homeowners insurance premiums have decreased.]
- [Option 3: Recent payments made to the escrow account were not reflected.]
- [Option 4: Duplicate payments were made to taxing authorities or insurance providers.]

Enclosed please find supporting documentation, including [List documents, e.g., Tax Assessment, Insurance Policy Declaration, or Payment Receipts].

I request that you perform a manual re-analysis of my escrow account based on this corrected information. Please provide me with a written response and a revised escrow statement within 30 days.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]