

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

[Date]

[Lender/Service Name]  
[Escrow Department Address]  
[City, State, Zip Code]

**RE: Formal Dispute of Escrow Shortage Notice**

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

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

Dear Customer Service Department,

I am writing to formally dispute the escrow shortage notice I received on [Date of Notice], which indicates a projected shortage of \$[Amount].

After reviewing my records and the annual escrow analysis statement, I believe there is an error in your calculations for the following reason(s):

- [Insert reason, e.g., Property taxes were over-estimated compared to the actual bill from the county.]
- [Insert reason, e.g., Homeowners insurance premiums have decreased or remained the same.]
- [Insert reason, e.g., Recent payments made to the escrow account were not properly credited.]

I have attached supporting documentation, including [List attachments, such as tax assessments or insurance declarations], to substantiate this dispute.

I request that you conduct a manual review of my escrow account and provide a corrected analysis. Until this matter is resolved, I request that my monthly mortgage payment remain at the current rate of \$[Current Payment Amount].

Please provide a written response regarding the status of this dispute within 30 days. Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]