

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

Dear Customer Service Department,

I am writing to formally contest the recent Annual Escrow Account Disclosure Statement dated [Date of Statement], which indicates a shortage in my escrow account in the amount of \$[Amount].

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

- [Reason 1: e.g., Property taxes were lower than the amount estimated in the statement.]
- [Reason 2: e.g., I have switched insurance providers and my new premium is significantly lower.]
- [Reason 3: e.g., A double payment was erroneously recorded or a credit was not applied.]

I have attached supporting documentation, including [list documents, e.g., my recent property tax bill / my new insurance declarations page], to verify these figures.

I request that you conduct a manual review of my escrow account and provide a corrected Annual Escrow Disclosure Statement based on the actual costs of taxes and insurance. Until this matter is resolved, I request that you do not increase my monthly mortgage payment based on the disputed shortage.

Please acknowledge receipt of this inquiry within five business days, as required by the Real Estate Settlement Procedures Act (RESPA). I look forward to your response within 30 business days.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosures: [List attached documents]