

[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 Shortage Analysis

Loan Number: [Your Loan Number]

Property Address: [Your Property Address]

Dear Customer Service Department,

I am writing to formally dispute the escrow shortage amount indicated in the Escrow Account Disclosure Statement dated [Date of Statement]. After reviewing my records, I believe there is an error in your calculations regarding my projected disbursements and/or account balance.

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

- [Insert reason, e.g., Incorrect property tax assessment used]
- [Insert reason, e.g., Overestimation of homeowners insurance premium]
- [Insert reason, e.g., Failure to account for a recent payment or adjustment]

I have attached supporting documentation, including [List documents, e.g., most recent tax bill, insurance renewal notice, or payment receipts], which verify the correct amounts that should be used for the escrow analysis.

I request that you conduct a formal review of my escrow account and provide a corrected Escrow Account Disclosure Statement within 30 business days. 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 letter in writing. Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]