

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

[Date]

[Lender or Servicing Company Name]
[Escrow Department]
[Company Address]
[City, State, Zip Code]

RE: Request for Correction of Escrow Account Shortage

Loan Number: [Your Loan Number]
Property Address: [Your Property Address]

To Whom It May Concern,

I am writing to formally request a review and correction of the escrow shortage recently reported on my account statement dated [Date of Statement].

After reviewing my records, I believe the reported shortage is inaccurate due to the following reason(s):

- [Reason 1: e.g., A recent property tax reassessment that was not accounted for.]
- [Reason 2: e.g., A change in my homeowners insurance provider or premium.]
- [Reason 3: e.g., An error in the calculation of the minimum cushion requirement.]

I have attached supporting documentation, including [List attached documents, e.g., tax bills, insurance declarations], to assist in your review. I request that you recalculate my escrow requirements based on this updated information and adjust my monthly mortgage payment accordingly.

Please provide a written response and a revised escrow analysis within [Number] business days. Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]