

[Your Name]
[Your Address]
[Your Phone Number]
[Your Email Address]

[Date]

[Lender/Service Name]
[Escrow Department]
[Lender Address]

RE: Dispute of Escrow Shortage Assessment

Loan Number: [Your Loan Number]

Property Address: [Your Property Address]

To the Escrow Department,

I am writing to formally dispute the escrow shortage assessment indicated in the statement dated [Date of Statement]. After reviewing my records, I believe this assessment is incorrect for the following reason(s):

- [Insert reason, e.g., Incorrect tax assessment used, failure to account for property tax exemptions, or error in homeowners insurance premium calculation]

According to my documentation, the actual anticipated disbursements for the upcoming year should be [Insert Correct Amount] rather than the [Insert Disputed Amount] listed in your analysis. I have enclosed [List supporting documents, e.g., tax bills, insurance policy renewal] to support this claim.

Please conduct a manual review of my escrow account and provide a corrected Escrow Analysis Statement. I request that my monthly mortgage payment remain unchanged or be adjusted based on the corrected figures until this matter is resolved.

I look forward to your written response within 30 business days, as required by the Real Estate Settlement Procedures Act (RESPA). Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]
[Your Printed Name]

Enclosures: [List attached documents]