

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

[Date]

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

RE: Escrow Account Reevaluation Request

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

To Whom It May Concern,

I am writing to formally request a reevaluation of the recent escrow analysis performed on my mortgage account, dated [Date of Analysis Statement]. The analysis indicates a shortage of \$[Shortage Amount].

I believe this calculation may be inaccurate or based on outdated information for the following reason(s):

- [Option 1: Property taxes have decreased or were overestimated.]
- [Option 2: Homeowners insurance premiums have decreased, and I have attached the new policy declarations page.]
- [Option 3: A recent tax protest or exemption has been applied to the property.]
- [Option 4: Other: Describe your specific reason here.]

I have attached supporting documentation, including [List attached documents, e.g., new insurance policy, tax assessment, or receipt of payment], for your review.

Please review my account and provide a corrected escrow analysis. If the shortage is confirmed, I would like to discuss options for spreading the repayment over a longer period or applying a one-time payment to resolve the balance.

I look forward to receiving a response within 30 days. Thank you for your time and assistance regarding this matter.

Sincerely,

[Your Signature]

[Your Printed Name]