

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

[Date]

[Mortgage Servicer Name]  
[Escrow Department Address]  
[City, State, Zip Code]

**Subject: Formal Grievance - Escrow Analysis Miscalculation and Amortization Error**

Dear Customer Service Department,

I am writing to formally dispute the recent escrow analysis statement dated [Date of Statement] and the subsequent increase in my monthly mortgage amortization payment effective [Date of Change].

Upon reviewing my records, I believe there is a calculation error regarding my [Property Taxes / Homeowners Insurance]. Specifically, I am grieving the following discrepancies:

- [Item 1: e.g., The projected property tax amount exceeds the actual assessment issued by the county.]
- [Item 2: e.g., The escrow shortage was calculated based on an incorrect previous disbursement amount.]
- [Item 3: e.g., A recent payment made to the insurance provider was not reflected in your analysis.]

Because of these errors, my monthly amortization has been set at an unsustainable and incorrect rate. I have attached the following supporting documents for your review: [List documents, e.g., Tax Bill, Insurance Policy Declaration, or Payment Receipts].

I request that you perform a manual re-analysis of my escrow account immediately. Please provide me with a corrected breakdown of the monthly escrow portion and the adjusted total monthly amortization payment. I also request that any late fees resulting from this dispute be waived while the account is under review.

I look forward to a written response and a resolution to this matter within [Number, e.g., 15] business days.

Sincerely,

[Your Signature]  
[Your Printed Name]