

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

[Date]

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

RE: Formal Grievance - Delayed Mortgage Escrow Refund

Account Number: [Your Loan Account Number]

Property Address: [Address of the Mortgaged Property]

Account Closure Date: [Date the mortgage was paid off/closed]

Dear Customer Service Department,

I am writing to formally express my dissatisfaction regarding the delay in receiving the remaining balance of my escrow account following the closure of the above-referenced mortgage account.

According to my records and the final payoff statement, the account was officially closed on [Date]. As of today, [Number of Days] days have passed since the account closure, and I have yet to receive my escrow refund check.

Per the Real Estate Settlement Procedures Act (RESPA), specifically 12 CFR § 1024.17(i)(4), a servicer is required to return the surplus in an escrow account within 20 business days of the borrower's payment in full of the mortgage debt.

Please investigate the status of this refund immediately. I request that you provide:

- The exact date the refund check was or will be issued.
- The final balance being refunded.
- Confirmation of the mailing address to which the check is being sent.

If the check has already been mailed, please provide a tracking number or check number. If the refund has not yet been processed, I expect it to be expedited immediately to avoid further escalation to the Consumer Financial Protection Bureau (CFPB).

I look forward to your prompt response and the receipt of my funds within five business days.

Sincerely,

[Your Signature]

[Your Printed Name]