

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

[Date]

[Name of Executive/CEO, if known]
Office of the President / Executive Complaints Department
[Mortgage Servicer Name]
[Corporate Headquarters Address]
[City, State, Zip Code]

RE: FORMAL GRIEVANCE - DELAYED ESCROW REFUND

Loan Number: [Your Loan Number]

Property Address: [Your Property Address]

Dear [Executive Name or Office of the President],

I am writing this letter as a formal executive escalation regarding an unresolved delay in the refund of my escrow balance following the [payoff/closure] of my mortgage account on [Date].

According to the Real Estate Settlement Procedures Act (RESPA), specifically 12 CFR § 1024.17(i)(4)(i), a servicer is required to return any remaining escrow funds within 20 business days of the loan being paid in full. As of today, [Number] days have passed, and I have yet to receive these funds.

I have made previous attempts to resolve this through standard customer service channels on the following dates:

- [Date of first contact] - [Brief result/Representative name]
- [Date of second contact] - [Brief result/Representative name]

To date, these inquiries have not resulted in the issuance of my refund, which totals \$[Amount, if known].

Please consider this a formal notice of error. I request that you expedite the processing of my refund check immediately. If this matter is not resolved within five business days, I will be forced to escalate this grievance to the Consumer Financial Protection Bureau (CFPB) and my State's Attorney General's office.

I look forward to your prompt response and a confirmation that the check has been mailed.

Sincerely,

[Your Signature]

[Your Printed Name]