

head>

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

[Date]

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

RE: FINAL DEMAND FOR ESCROW REFUND

Loan Number: [Your Loan Number]

Property Address: [Your Property Address]

To Whom It May Concern,

This letter serves as a formal grievance and a final demand for the immediate release of the surplus funds remaining in my mortgage escrow account. My mortgage was [paid in full / transferred] on [Date].

According to the Real Estate Settlement Procedures Act (RESPA) 12 CFR § 1024.17(i)(4)(i), a servicer must return any surplus funds within 20 business days of the loan being paid in full. As of today, [Number] days have passed since the account was settled, and I have yet to receive the refund in the amount of \$[Amount, if known].

I have previously contacted your customer service department on [Dates of previous calls/emails], but the issue remains unresolved. This delay is a direct violation of federal servicing requirements.

Please consider this my final notice. I demand that a check for the full escrow balance be issued and mailed to my current address within [Number, e.g., 5] business days of receipt of this letter.

Failure to comply will result in a formal complaint being filed with the Consumer Financial Protection Bureau (CFPB), the Office of the Comptroller of the Currency (OCC), and relevant state regulatory agencies. I also reserve the right to seek statutory damages and legal fees as permitted under RESPA.

I look forward to your immediate cooperation to resolve this matter without further escalation.

Sincerely,

[Your Signature]

[Your Printed Name]