

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

[Date]

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

**RE: SECOND NOTICE - Formal Grievance Regarding Delayed Escrow Refund**

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

To the Customer Service Department,

I am writing this letter as a formal follow-up to my previous inquiry sent on [Date of First Inquiry] regarding the outstanding escrow refund for the above-referenced mortgage account. As of today, I have not received the refund or a satisfactory explanation for the delay.

My records indicate that my loan was [paid in full / transferred] on [Date]. According to federal regulations under the Real Estate Settlement Procedures Act (RESPA), mortgage servicers are generally required to return any remaining escrow balance within 20 business days of the loan being paid in full.

It has now been [Number] days since the account was closed, and the refund in the amount of approximately \$[Amount, if known] remains outstanding. This delay is unacceptable and constitutes a failure to adhere to standard servicing requirements.

Please consider this a formal grievance. I request that you:

- Immediately process and issue the full escrow refund.
- Provide an itemized statement showing the final escrow balance.
- Provide a confirmation number and the expected delivery date for the check.

If I do not receive the funds or a written response outlining the status of the refund within five (5) business days, I will be forced to escalate this matter by filing a formal complaint with the Consumer Financial Protection Bureau (CFPB) and the [Your State] Attorney General's Office.

Thank you for your immediate attention to this matter. I look forward to your prompt response.

Sincerely,

[Your Signature]

[Your Printed Name]