

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

[Date]

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

**RE: Formal Grievance Regarding Delayed Escrow Refund**

**Account Number:** [Your Loan Number]

**Property Address:** [Your Property Address]

Dear Customer Service Department,

I am writing to formally lodge a grievance regarding the delayed refund of my escrow balance. My mortgage account was [paid in full / transferred] on [Date of payoff or transfer].

According to federal law (RESPA), mortgage servicers are 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 not yet received these funds.

The expected refund amount is \$[Amount, if known].

Please investigate the status of this refund immediately. I request that the check be issued and mailed to my current address listed above within five (5) business days of receiving this letter. If the refund has already been processed, please provide the check number and the date it was mailed.

I look forward to a prompt resolution to this matter. Thank you for your immediate attention to this request.

Sincerely,

[Your Signature]

[Your Printed Name]