

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

[Date]

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

RE: FINAL DEMAND FOR ESCROW SURPLUS REFUND

Account Number: [Your Mortgage Account Number]
Property Address: [Property Address]

To Whom It May Concern,

This letter serves as a formal demand for the immediate refund of the escrow surplus balance remaining on the above-referenced account. My mortgage was [paid in full / transferred] on [Date], creating an escrow overage in the amount of \$[Amount].

According to the Real Estate Settlement Procedures Act (RESPA), specifically 12 CFR § 1024.17(i)(4), a mortgage servicer is required to return any surplus funds in an escrow account within 20 business days of the account being paid in full.

As of today, [Number] days have passed since the legal deadline, and I have yet to receive these funds despite my previous inquiry on [Date of previous contact].

Notice of Intent to Pursue Legal Action:

If the full refund of \$[Amount] is not received or postmarked within ten (10) business days from the date of this letter, I will take the following actions without further notice:

- File a formal complaint with the Consumer Financial Protection Bureau (CFPB).
- File a complaint with the [Your State] Attorney General's Office.
- Initiate a claim in Small Claims Court to recover the principal amount, plus interest, court costs, and any applicable statutory damages allowed under RESPA.

Please govern yourself accordingly.

Sincerely,

[Your Signature]

[Your Printed Name]