

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

[Date]

[Mortgage Servicer Name]
[Attention: Error Resolution Department]
[Servicer Address]
[City, State, Zip Code]

RE: Notice of Error - Failure to Timely Refund Escrow Balance

Loan Number: [Your Loan Number]

To Whom It May Concern,

I am writing to formally submit a "Notice of Error" pursuant to Regulation X, 12 C.F.R. § 1024.35 regarding the servicing of my mortgage loan.

My mortgage loan with [Mortgage Servicer Name] was paid in full on [Date of Payoff]. According to the Real Estate Settlement Procedures Act (RESPA) and 12 C.F.R. § 1024.34, a servicer must return any remaining funds in an escrow account to the borrower within 20 business days of the loan being paid in full.

As of today's date, which is [Number] business days since the payoff, I have not received my escrow refund. The expected refund amount based on my last statement is approximately \$[Amount].

I request that you investigate this matter and issue the refund check immediately. Please provide a written response acknowledging receipt of this notice within 5 business days and a final correction of this error within 30 business days as required by law.

Sincerely,

[Your Signature]

[Your Printed Name]