

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

To: The Office of the Ombudsman / Customer Advocacy Team
[Mortgage Company Name]
[Escalations Department Address]

RE: FORMAL GRIEVANCE - DELAYED ESCROW REFUND

Mortgage Account Number: [Your Account Number]

Property Address: [Address of the Property]

Dear Ombudsman,

I am writing to formally escalate a grievance regarding the failure of [Mortgage Company Name] to issue my escrow refund. My mortgage account was [paid in full / transferred] on [Date].

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

As of today, [Number of Days] days have passed since the legal deadline. I have previously attempted to resolve this through standard customer service channels on the following dates:

- [Date of first contact] - [Method: Phone/Chat] - [Reference Number]
- [Date of second contact] - [Method: Phone/Chat] - [Reference Number]

Despite these attempts, I have not received the funds or a definitive timeline for the check's arrival. This delay has caused [mention any financial inconvenience, if applicable].

Required Action:

I request that you immediately investigate this delay and issue the full escrow balance of \$[Amount, if known] to me via expedited mail or electronic transfer. Please provide a written confirmation of the check number and the date it was mailed within three business days of receiving this letter.

If this matter is not resolved promptly, I will be forced to file formal complaints with the Consumer Financial Protection Bureau (CFPB) and my state's Attorney General.

I look forward to your immediate response.

Sincerely,

[Your Signature]

[Your Printed Name]