

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

[Date]

[Lender/Servicer Name]
[Escrow/Payoff Department Address]
[City, State, Zip Code]

RE: FORMAL GRIEVANCE - Delayed Escrow Refund

Loan Account Number: [Your Loan Number]

Property Address: [Your Property Address]

Payoff Date: [Date of Final Payment]

To Whom It May Concern,

I am writing to formally dispute the delay in receiving the remaining balance of my escrow account following the full payoff of the above-referenced mortgage on [Date].

According to the Real Estate Settlement Procedures Act (RESPA), specifically 12 CFR § 1024.17(i)(4)(i), a servicer must return any remaining funds in an escrow account within 20 business days of the borrower paying the mortgage debt in full.

As of today, [Number of Days] days have passed since the payoff was finalized, and I have not received these funds. My records indicate an expected refund amount of \$[Amount].

Please consider this a formal "Notice of Error" under RESPA. I request that you:

- Immediately issue a check for the full escrow balance.
- Provide an itemized statement of the escrow account from the date of payoff to the present.
- Confirm the date the refund was mailed.

Failure to resolve this matter within five business days will result in a formal complaint to the Consumer Financial Protection Bureau (CFPB) and my State's Attorney General's office.

I look forward to your immediate response and the receipt of my funds.

Sincerely,

[Your Signature]

[Your Printed Name]