

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

[Date]

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

RE: Grievance Regarding Delayed Escrow Refund - Account #[Your Old Loan Number]

Dear Customer Service Department,

I am writing to formally lodge a grievance regarding the delayed refund of my escrow balance following the refinance of my mortgage. My loan with [Lender Name] was paid in full on [Date of Loan Payoff] through a refinance disbursement.

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

As of today, [Number of Days] days have passed since the payoff, and I have not yet received the refund check for my remaining escrow balance of approximately \$[Amount].

Please investigate this matter immediately and provide an update on the status of this disbursement. I request that the refund check be issued and mailed to my current address listed above without further delay.

I look forward to your prompt response and a confirmation of the mailing date for my refund.

Sincerely,

[Your Signature]

[Your Printed Name]