

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

[Date]

[Name of Regulatory Agency, e.g., Consumer Financial Protection Bureau]
[Agency Address]
[City, State, Zip Code]

RE: Formal Complaint against [Mortgage Servicer Name] regarding Delayed Escrow Refund
Mortgage Account Number: [Your Account Number]

To Whom It May Concern,

I am writing to file a formal complaint against [Mortgage Servicer Name] for their failure to issue a timely refund of the surplus funds in my mortgage escrow account following the payoff of my loan.

My mortgage was paid in full on [Date of Loan Payoff]. According to Real Estate Settlement Procedures Act (RESPA) guidelines, specifically 12 CFR § 1024.17(i)(4)(i), a servicer is required to return any surplus 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 received the refund of \$[Amount Owed]. I have contacted the servicer on the following dates but have not received a resolution:

- [Date of Contact 1]: [Brief description of response received]
- [Date of Contact 2]: [Brief description of response received]

I request that your agency investigate this matter and assist in ensuring that [Mortgage Servicer Name] releases my funds immediately. Attached are copies of my payoff statement and records of my communication with the servicer.

Thank you for your assistance in this matter.

Sincerely,

[Your Signature]

[Your Printed Name]