

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

[Date]

[Mortgage Servicer Name]  
[Escrow Department Address]  
[City, State, Zip Code]

**RE: SECOND REQUEST - Formal Grievance for Delayed Escrow Refund**

**Account Number:** [Your Loan Account Number]

**Property Address:** [Property Address]

To the Escrow Department,

This letter serves as a formal follow-up to my previous request sent on [Date of First Request] regarding the outstanding escrow refund for the above-referenced account. As of today, I have not received the refund or a written explanation regarding the delay.

My mortgage account was [paid in full / transferred] on [Date]. According to federal law under the Real Estate Settlement Procedures Act (RESPA), mortgage servicers are required to return any remaining escrow balance within 20 business days of the loan being paid in full. It has now been [Number] days since that date, and you are currently in violation of these regulations.

I request that you process and issue my refund in the amount of \$[Amount, if known] immediately. Please provide a confirmation of the check number and the date it was mailed.

Failure to resolve this matter within five (5) business days will result in a formal complaint being filed with the Consumer Financial Protection Bureau (CFPB) and my State's Attorney General's office.

I have attached a copy of my initial request for your reference. I look forward to your immediate response.

Sincerely,

[Your Signature]  
[Your Printed Name]

**Enclosure:** Copy of First Request Letter dated [Date]