

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

[Date]

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

RE: Escrow Account Analysis Dispute  
Account Number: [Your Loan Number]  
Property Address: [Full Property Address]

To Whom It May Concern,

I am writing to formally dispute the results of the recent escrow account analysis statement dated [Date of Statement]. Upon reviewing the analysis, I believe there is an error regarding the [shortage/overage/payment increase] calculated for my account.

My dispute is based on the following discrepancy:

- [State specific reason, e.g., Incorrect property tax assessment, duplicate insurance premium, or failure to account for a recent payment].

I have attached supporting documentation, including [List attachments, e.g., Tax bill, Insurance policy declaration, or Payment receipts], which reflects the correct amounts that should be used for this analysis.

I request that you conduct a manual review of my escrow account and provide a corrected analysis statement within 30 days. Please adjust my monthly mortgage payment accordingly to reflect the accurate figures.

Thank you for your prompt attention to this matter. I look forward to receiving a written response regarding the resolution of this dispute.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosures: [List of attached documents]