

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

[Lending Institution Name]  
[Escrow Department]  
[Address]  
[City, State, Zip Code]

**RE: Escrow Shortage Explanation Request**

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

**Property Address:** [Your Property Address]

To Whom It May Concern,

I am writing in response to the recent escrow analysis statement dated [Date of Statement], which indicates a shortage in my escrow account in the amount of \$[Amount].

I would like a detailed explanation regarding the cause of this shortage. Specifically, please provide information on the following:

- A comparison of the projected property tax payments versus the actual taxes paid over the last 12 months.
- A comparison of the projected homeowners insurance premiums versus the actual premiums paid.
- An itemized list of all disbursements made from the escrow account during the last analysis period.

Additionally, please confirm if there are any options available to spread the shortage repayment over a longer period or if a one-time lump sum payment is required to maintain my current monthly mortgage payment.

I look forward to receiving this clarification within [Number] business days. Thank you for your assistance in this matter.

Sincerely,

[Your Signature]

[Your Printed Name]