

[Date]

[Lender/Service Name]

[Address]

[City, State, Zip]

RE: Escrow Analysis Adjustment Response

Loan Number: [Your Loan Number]

Property Address: [Your Property Address]

Dear Customer Service Department,

I am writing in response to the recent escrow analysis statement dated [Date of Statement], which indicates an increase in my monthly mortgage payment due to a change in my homeowners insurance premium.

Regarding the projected escrow shortage, I would like to select the following option:

Full Payment: I have enclosed a check for \$[Amount] to cover the escrow shortage in full. Please apply this to my escrow account and adjust my monthly payment to reflect the base premium only.

Installment Plan: Please spread the shortage amount over the next 12 months as part of my regular monthly mortgage payment.

Additionally, please find attached the updated Insurance Declarations Page from my insurance provider, [Insurance Company Name], showing the new premium amount of \$[Premium Amount] for the policy period [Start Date] to [End Date].

Please confirm receipt of this letter and update my account records accordingly. If you require any further documentation, please contact me at [Your Phone Number] or [Your Email Address].

Sincerely,

[Your Signature]

[Your Printed Name]