

[Date]

[Borrower Name]  
[Property Address]  
[City, State, Zip Code]

Re: Loan Number: [Loan Number]

**URGENT: ACTION REQUIRED REGARDING YOUR ESCROW SHORTAGE**

Dear [Borrower Name],

Our records indicate that your mortgage account currently has an escrow shortage in the amount of \$[Shortage Amount]. This shortage was previously communicated to you; however, we have not yet received the required payment or an adjustment to your monthly mortgage payment.

Because this balance remains delinquent, you must select one of the following options immediately:

- **Option 1: Pay in Full.** Submit a single payment of \$[Shortage Amount] by [Deadline Date] to keep your monthly mortgage payment at its current level.
- **Option 2: Spread the Shortage.** If you do not pay the full amount, the shortage will be spread over the next [Number] months. This will increase your monthly mortgage payment to \$[New Payment Amount] effective [Effective Date].

Failure to address this shortage may result in further delinquency or a significant increase in your monthly obligation. If you have already sent this payment, please disregard this notice.

To make a payment or discuss a repayment plan, please contact our Escrow Department at [Phone Number] or visit [Website Address].

Sincerely,

[Name of Servicing Officer/Department]  
[Lender/Company Name]