

[Your Name]
[Your Address]
[Your Phone Number]
[Your Email Address]

[Date]

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

Re: Escrow Shortage Payment - Account Number: [Your Loan Number]

To Whom It May Concern,

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

Rather than having my monthly mortgage payment increased to cover this shortage over the next year, I would like to pay the full shortage amount as a single lump sum.

Please find enclosed a check/money order for \$[Amount of Shortage]. I request that you apply these funds specifically to my escrow account to satisfy the current shortage and recalculate my monthly mortgage payment to reflect only the principal, interest, and updated escrow requirements without the shortage spread.

Please provide written confirmation once this payment has been applied and my new monthly payment amount has been finalized.

Thank you for your assistance.

Sincerely,

[Your Signature]

[Your Printed Name]