

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

[Date]

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

RE: Notice of Error - Escrow Account Management
Loan Number: [Your Loan Number]

To Whom It May Concern,

I am writing to formally dispute the escrow shortage notification I received on [Date of Notification] regarding the above-referenced loan. I believe there has been an error in the management of my escrow account.

My records indicate that the reported shortage is due to the following reason(s):

- [Reason 1: e.g., Failure to pay property taxes/insurance on time, resulting in penalties.]
- [Reason 2: e.g., Incorrect estimation of annual disbursements.]
- [Reason 3: e.g., Failure to apply previous overages or payments correctly.]

Due to this mismanagement, I am requesting that you perform the following actions:

1. Provide a detailed transaction history of my escrow account for the past [Number] months.
2. Correct any errors resulting from late payments or missed disbursements.
3. Waive any late fees or penalties incurred due to servicer error.
4. Recalculate the monthly escrow requirement based on accurate data.
5. Provide an option to spread the remaining legitimate shortage over a 12-month period as per RESPA guidelines.

Please treat this letter as a "Notice of Error" under the Real Estate Settlement Procedures Act (RESPA). I look forward to receiving a written response acknowledging this inquiry within five business days and a full resolution within 30 business days.

Sincerely,

[Your Signature]

[Your Printed Name]