

**DATE:** [Insert Date]

**TO:** [Borrower Name]

[Borrower Address]

[City, State, Zip Code]

**RE: NOTICE TO CURE - ESCROW ACCOUNT MINIMUM BALANCE VIOLATION**

**Loan Number:** [Insert Loan Number]

**Property Address:** [Insert Property Address]

Dear [Borrower Name],

This letter serves as a formal Cure Notice regarding your mortgage escrow account. Under the terms of your Mortgage Agreement and in compliance with the Real Estate Settlement Procedures Act (RESPA), you are required to maintain a minimum cushion in your escrow account to cover projected disbursements for property taxes and insurance.

Our records indicate that your escrow account balance has fallen below the required minimum threshold. This constitutes a violation of your escrow agreement.

**Violation Details:**

- Current Escrow Balance: \$[Amount]
- Required Minimum Balance (Cushion): \$[Amount]
- **Total Deficiency/Shortage: \$[Amount]**

**Required Action:**

To cure this violation and bring your account into compliance, you must choose one of the following options by [Insert Due Date]:

1. **Lump Sum Payment:** Pay the full deficiency amount of \$[Amount].
2. **Increased Monthly Payments:** Spread the deficiency over the next [Number] months, which will increase your monthly mortgage payment by \$[Amount].

Failure to cure this deficiency by the date specified above may result in further action, including but not limited to the placement of a forced escrow hold or a formal declaration of default on your loan terms.

Please send your payment to the address below or contact our Escrow Department at [Phone Number] to confirm your preferred cure method.

Sincerely,

[Sender Name/Department]  
[Lender/Service Name]  
[Contact Information]