

[Current Date]

[Recipient Name]

[Recipient Address]

[City, State, Zip Code]

**Re: SECOND WARNING - OVERDRAWN ESCROW ACCOUNT**

Account Number: [Account Number]

Dear [Recipient Name],

This is a formal second notification regarding your escrow account, which remains in a deficit. Our records indicate that we have not received the necessary funds to rectify the overdrawn balance following our initial notice sent on [Date of First Notice].

As of [Current Date], your escrow account is overdrawn by: **[\$Amount]**

This deficit occurred due to: [Reason for deficit, e.g., property tax increase / insurance premium adjustment].

Please remit the full amount of **[\$Amount]** by [Due Date] to bring your account back to a positive balance. Failure to address this shortfall may result in an increase to your monthly mortgage payment or additional administrative fees.

If you have already sent this payment, please disregard this letter. If you are unable to pay the full amount immediately, please contact our Escrow Department at [Phone Number] to discuss potential payment arrangements.

Sincerely,

[Your Name/Department]

[Company Name]