

[Date]

[Lender Name]

[Lender Address]

[City, State, Zip Code]

**RE: Mortgage Escrow Payment Breakdown Request**

**Account Number:** [Your Mortgage Account Number]

**Property Address:** [Your Property Address]

Dear Customer Service Department,

I am writing to formally request a detailed breakdown of my current monthly mortgage payment, specifically regarding the escrow portion of my account.

Please provide a written statement that includes the following information:

- The total monthly mortgage payment amount.
- The specific portion allocated to principal and interest.
- The specific portion allocated to the escrow account.
- An itemized list of all disbursements paid from the escrow account (e.g., property taxes, homeowners insurance, mortgage insurance).
- The projected annual amounts for each escrowed item.
- The current balance of my escrow account.
- Details regarding any required minimum cushion or reserve amounts.

I am requesting this information to ensure a clear understanding of how my payments are being applied and to verify the accuracy of the escrow analysis. Please send this documentation to my mailing address on file or via email at [Your Email Address].

Thank you for your prompt attention to this matter. I look forward to receiving this breakdown within [Number, e.g., 10] business days.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Phone Number]