

[Date]
[Loan Number]
[Property Address]

[Borrower Name]
[Mailing Address]
[City, State, Zip]

Annual Escrow Account Disclosure Statement

Dear [Borrower Name],

We have completed the annual analysis of your escrow account. This analysis is performed to ensure that sufficient funds are collected to cover your property taxes and insurance premiums as they become due.

Account Summary

- Current Monthly Payment: \$[Amount]
- New Monthly Payment: \$[Amount]
- Effective Date: [Date]

Analysis Results

Based on our projections for the coming year, your account has the following status:

[Surplus/Shortage/Deficiency] Amount: \$[Amount]

Option A (If Surplus): A check for the surplus amount is enclosed with this letter.

Option B (If Shortage): You may pay the shortage in a single lump sum by [Date], or we will spread the amount over the next 12 monthly payments.

New Payment Breakdown

Principal and Interest: \$[Amount]
Escrow Deposit: \$[Amount]
Total New Monthly Payment: \$[Amount]

If you have any questions regarding this statement, please contact our Customer Service Department at [Phone Number] or visit our website at [Website].

Sincerely,

[Company Name]

[Department Name]