

[Date]

[Borrower Name]
[Property Address]
[City, State, Zip Code]

Re: Notice of Monthly Mortgage Payment Change

Account Number: [Loan Number]

Dear [Borrower Name],

This letter is to formally notify you of a change to your monthly mortgage payment. This change will take effect on **[Date of Change]**.

Your new total monthly payment will be **[\$New Total Amount]**. For your reference, the breakdown of your new payment is as follows:

- Principal and Interest: **[\$Amount]**
- Escrow (Taxes and Insurance): **[\$Amount]**
- Other Fees/Adjustments: **[\$Amount]**
- **Total Monthly Payment: **[\$New Total Amount]****

Reason for Change:

[Insert reason, e.g., Annual escrow analysis adjustment / Adjustable-rate mortgage (ARM) interest rate reset / Change in insurance premiums].

If you have set up automatic payments through your bank or our online portal, please ensure the payment amount is updated to reflect this change before the effective date. If we manage your automatic withdrawals, the amount will be adjusted automatically.

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

Sincerely,

[Name of Loan Officer/Department]
[Mortgage Company Name]