

[Date]

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

## **RE: Notice of Final Escrow Analysis and Transfer of Servicing**

Loan Number: [Loan Number]

Dear [Borrower Name],

This letter serves as official notification regarding the final escrow analysis of your mortgage account and the upcoming transfer of your loan servicing.

### **1. Notice of Transfer**

Effective [Transfer Date], the servicing of your mortgage loan is being transferred from [Current Servicer Name] to [New Servicer Name]. This means that after this date, your new servicer will be responsible for collecting your monthly payments and managing your escrow account.

### **2. Final Escrow Analysis Results**

We have completed a final analysis of your escrow account as of [Analysis Date]. Based on this review, your account status is as follows:

- Current Escrow Balance: \$[Amount]
- Total Projected Disbursements for the Year: \$[Amount]
- Required Minimum Cushion: \$[Amount]
- [Surplus/Shortage] Amount: \$[Amount]

### **3. Action Required**

[Option A: If Surplus] Enclosed is a check for \$[Amount], representing the surplus in your escrow account.

[Option B: If Shortage] Your account has a shortage of \$[Amount]. This balance has been transferred to your new servicer, who will provide instructions on how to resolve this balance.

### **4. New Servicer Contact Information**

Name: [New Servicer Name]  
Address: [New Servicer Mailing Address]  
Payment Address: [New Servicer Payment Address]  
Customer Service Phone: [New Servicer Phone Number]  
Website: [New Servicer Website]

Please ensure that any payments due after [Transfer Date] are sent to the new servicer. Any payments received by [Current Servicer Name] after the transfer date will be forwarded to the new servicer for a period of 60 days.

If you have any questions regarding your account prior to the transfer date, please contact us at [Current Servicer Phone Number].

Sincerely,

[Name/Department]

[Current Servicer Name]