

[Date]

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

Subject: Notification of Post-Transfer Escrow Account Analysis

Loan Number: [Loan Number]

Dear [Borrower Name],

As previously notified, the servicing of your mortgage loan was transferred from [Previous Servicer Name] to [New Servicer Name] effective [Transfer Date]. Following this transfer, we have completed a comprehensive analysis of your escrow account to ensure your monthly payments accurately cover your property taxes and insurance premiums.

Analysis Results:

- **Current Monthly Escrow Payment:** \$[Amount]
- **New Monthly Escrow Payment:** \$[Amount]
- **New Total Monthly Mortgage Payment:** \$[Total Amount] (Principal, Interest, and Escrow)
- **Effective Date of New Payment:** [Date]

Escrow Account Status:

[Option A: Surplus] Your analysis shows a surplus of \$[Amount]. We will apply this surplus to your escrow balance unless you request a refund check.

[Option B: Shortage] Your analysis shows a shortage of \$[Amount]. This occurred because [Reason, e.g., tax increase]. You may pay this shortage in full by [Date] to keep your monthly payment lower, or we will automatically spread the amount over the next 12 months, which is reflected in the New Monthly Escrow Payment listed above.

Enclosed is a detailed Escrow Account Disclosure Statement providing a projection of payments for the coming year and a history of transactions.

If you have any questions regarding this analysis or your new payment amount, please contact our Customer Service Department at [Phone Number] or visit our website at [Website URL].

Sincerely,

[Name/Department]
[New Servicer Name]

Enclosure: Escrow Account Disclosure Statement