

[Date]

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

Re: Notice of Escrow Payment Adjustment

Loan Number: [Loan Number]

Dear [Borrower Name],

We are writing to inform you of a change to your monthly mortgage payment following the recent transfer of your loan servicing to [New Servicer Name].

We have completed a new escrow account analysis based on updated tax and insurance information provided by your previous servicer and local taxing authorities. As a result, your monthly escrow payment has been adjusted to ensure sufficient funds are available to pay your property taxes and insurance premiums when they become due.

New Payment Details:

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

Reason for Change:

[Insert specific reason, e.g., Increase in property taxes / Change in homeowners insurance premium / Escrow shortage or surplus].

Your new payment amount will take effect on [Date]. Please update your records and adjust any automatic or recurring payments accordingly. If you have an escrow shortage, it has been spread over [Number] months and is included in the new payment amount listed above.

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

Sincerely,

[Sender Name/Department]
[New Servicer Name]