

[Date]

[Borrower Name]

[Property Address]

[City, State, Zip Code]

Subject: Notification of Escrow Surplus Disbursement

Dear **[Borrower Name]**,

Our records indicate that the servicing of your mortgage loan was recently transferred to **[New Servicer Name]** effective **[Transfer Date]**. Following the final reconciliation of your account, we have identified a surplus in your escrow account.

Enclosed with this letter, please find a check for the surplus amount detailed below:

- **Loan Number:** [Loan Number]
- **Surplus Amount:** \$[Amount]
- **Check Number:** [Check Number]

This disbursement represents the remaining balance of your escrow funds (used for taxes and insurance) held by **[Former Servicer Name]** at the time of the transfer. Please note that your new servicer, **[New Servicer Name]**, has established a new escrow account for your future payments.

We recommend keeping a copy of this letter and the check for your personal financial records. If you have any questions regarding this refund, please contact our customer service department at **[Phone Number]** or via email at **[Email Address]**.

Thank you for the opportunity to have serviced your loan.

Sincerely,

[Sender Name/Department]

[Former Servicer Name]