

**Date:** [Date]

**Loan Number:** [Loan Number]

**Subject:** Annual Escrow Account Disclosure Statement - Servicing Transfer Summary

Dear [Borrower Name],

As previously notified, the servicing of your mortgage loan is being transferred from [Old Servicer Name] to [New Servicer Name] effective [Transfer Date].

In connection with this transfer, we have performed an escrow analysis to ensure your account remains properly funded for the payment of upcoming taxes and insurance premiums. Below is a summary of your escrow account status and your new monthly payment amount.

### Escrow Account Summary

Current Escrow Balance (Transferred):	[\$[Amount]]
Required Minimum Balance (Cushion):	[\$[Amount]]
Projected Disbursements (Next 12 Months):	[\$[Amount]]
<b>Escrow Status (Shortage/Surplus):</b>	<b>[\$[Amount]]</b>

### New Payment Breakdown

Your new monthly mortgage payment, effective [Payment Change Date], will be:

- Principal and Interest: \$[Amount]
- Escrow Deposit (Taxes/Insurance): \$[Amount]
- Escrow Shortage Spread (if applicable): \$[Amount]
- **Total Monthly Payment: \$[Total Amount]**

### Shortage Options (if applicable)

If your analysis shows a shortage, you may choose one of the following:

1. **Pay in full:** Pay the shortage amount of \$[Amount] by [Date] to keep your monthly payment lower.
2. **Spread payments:** Do nothing, and the shortage will be divided by 12 and added to your monthly payment as shown above.

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

Sincerely,

[New Servicer Name]  
[Department Name]