

**Date:** [Insert Date]

**To:**

[Lender or Mortgage Servicer Name]

[Escrow Department Address]

[City, State, Zip Code]

**Re: Authorization for Escrow Overage Refund**

**Loan Account Number:** [Insert Loan Number]

**Property Address:** [Insert Property Address]

To Whom It May Concern,

I am writing to formally acknowledge the recent escrow analysis performed on the above-referenced loan account, which indicates an overage in the amount of \$[Insert Amount].

Please accept this letter as my formal authorization to process and issue a refund check for the full surplus amount. I request that the check be made payable to [Insert Name(s)] and mailed to the following address:

[Insert Mailing Address if different from property address]

[City, State, Zip Code]

Alternatively, if your institution offers direct deposit for escrow refunds, please use the following account information:

- **Bank Name:** [Insert Bank Name]
- **Routing Number:** [Insert Routing Number]
- **Account Number:** [Insert Account Number]

If you require any further documentation or have questions regarding this request, please contact me at [Insert Phone Number] or [Insert Email Address].

Thank you for your prompt attention to this matter.

Sincerely,

---

[Print Name]

---

[Print Name - If Co-Borrower]