

[Date]

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

Re: Loan Number: [Insert Loan Number]

Dear [Borrower Name],

As a result of your recent loan modification effective [Modification Effective Date], we have completed a new analysis of your escrow account. This Post-Modification Escrow Account Disclosure Statement outlines your new monthly payment and provides an estimate of the activity in your escrow account for the coming year.

1. New Payment Summary

Your new total monthly payment will be **[\$[Total Monthly Payment]**, effective [Date of First Modified Payment].

- Principal and Interest: **[\$[P&I Amount]**
- Monthly Escrow Deposit: **[\$[Escrow Amount]**
- **Total Monthly Payment: **[\$[Total Monthly Payment]****

2. Escrow Account Projections

Based on our records, we anticipate making the following disbursements from your account:

Disbursement Description	Estimated Date	Estimated Amount
Property Taxes	[Date]	[\$[Amount]
Hazard Insurance	[Date]	[\$[Amount]
[Other - e.g. MI/Flood]	[Date]	

3. Escrow Shortage/Surplus Information

Your modification resulted in the following escrow status:

Escrow Shortage: Your account has a shortage of **[\$[Amount]**. This has been spread over [Number] months and is included in your new monthly payment shown above.

Escrow Surplus: Your account has a surplus of **[\$[Amount]**. [Insert instruction, e.g., This will be refunded to you or applied to your principal balance].

Please keep this disclosure for your records. If you have any questions regarding these changes, please contact our Customer Service Department at [Phone Number] between the hours of [Operating Hours].

Sincerely,

[Lender Name]

[Lender Department]

[Lender Contact Information]