

[Date]

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

Re: Verification of Initial Escrow Account Disclosure Statement

Loan Number: [Loan Number]
Property Address: [Subject Property Address]

Dear [Borrower Name(s)],

In accordance with the Real Estate Settlement Procedures Act (RESPA), please find the enclosed Initial Escrow Account Disclosure Statement regarding your mortgage loan which closed on [Closing Date].

This statement provides an estimate of the taxes, insurance premiums, and other charges that we anticipate paying from your escrow account during the first twelve months of your loan. It also outlines your anticipated monthly mortgage payment, including the portion allocated to your escrow account, and the required minimum balance.

Action Required:

Please review the enclosed disclosure carefully. To confirm your receipt and acknowledgement of this information, please sign and return one copy of this letter in the provided envelope by [Due Date].

Acknowledgement:

By signing below, I/we acknowledge receipt of the Initial Escrow Account Disclosure Statement and confirm that the items listed accurately reflect the expected disbursements for the property mentioned above.

[Borrower Signature]

[Co-Borrower Signature]

Date signed: [Date]

If you have any questions regarding your escrow account or this disclosure, please contact our Customer Service Department at [Phone Number] or via email at [Email Address].

Sincerely,

[Sender Name/Department]
[Lender/Service Name]