

[Company Name]
[Company Address]
[City, State, Zip Code]
[Phone Number]

[Date]

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

Loan Number: [Loan Number]

Annual Escrow Account Disclosure Statement

Dear [Borrower Name],

This is your Annual Escrow Account Disclosure Statement, which is a summary of the activity in your escrow account over the past year and a projection of the payments we anticipate making from your account in the coming year.

Account Summary

- Current Monthly Escrow Payment: \$[Amount]
- New Monthly Escrow Payment: \$[Amount]
- Effective Date of New Payment: [Date]

Escrow Analysis Results

Based on our analysis of your account:

[Select one option below]

- **Surplus:** Your account has a surplus of \$[Amount]. This amount will be [refunded to you / applied to your escrow balance].
- **Shortage:** Your account has a shortage of \$[Amount]. This shortage will be [collected over 12 months / paid in full by Date].
- **Deficiency:** Your account has a deficiency of \$[Amount].

Projection for Coming Year

Month	Payments to Escrow	Payments from Escrow	Description	Projected Balance
[Month]	[\$Amount]	[\$Amount]	[Taxes/Insurance]	[\$Amount]

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

Sincerely,

[Name/Department]

[Company Name]