

[Your Name/Company Name]
[Address Line 1]
[Address Line 2]
[City, State, Zip Code]
[Phone Number]
[Date]

[Recipient Name]
[Recipient Address Line 1]
[Recipient Address Line 2]
[City, State, Zip Code]

RE: Escrow Account Surplus Refund - Account Number: [Account Number]

Dear [Recipient Name],

We are writing to inform you that we have completed the annual analysis of your escrow account associated with the property located at [Property Address].

Based on our review of your property tax and insurance payments, we have determined that there is a surplus in your escrow account. The total surplus amount is **[\$[Amount]]**.

Please find enclosed a check for the full surplus amount. This refund represents the excess funds collected over the past year beyond the required minimum balance.

Please note that your monthly mortgage payment may be adjusted starting [Date] to reflect the updated escrow requirements for the upcoming year. You will receive a separate statement detailing your new payment amount.

If you have any questions regarding this refund or your escrow analysis, please contact our customer service department at [Phone Number] or via email at [Email Address].

Sincerely,

[Your Signature]
[Your Printed Name]
[Your Title]

Enclosure: Refund Check #[Check Number]