

[Your Name]
[Your Address]
[City, State, Zip Code]
[Your Phone Number]
[Your Email Address]

[Date]

[Lender Name]
[Escrow Department Address]
[City, State, Zip Code]

RE: Request to Close Escrow Account

Mortgage Account Number: [Your Account Number]

Property Address: [Address of the Property]

To Whom It May Concern,

I am writing to formally request the closure of the escrow account associated with the above-referenced mortgage. My current loan-to-value ratio and payment history meet the requirements for escrow removal as outlined in my loan agreement.

I wish to take full responsibility for the direct payment of my property taxes and homeowners insurance premiums moving forward. I understand that I am responsible for providing proof of payment and insurance coverage to [Lender Name] as required.

Please provide written confirmation once the escrow account has been closed. Additionally, please issue a refund of any surplus funds remaining in the escrow account to my mailing address within [Number, e.g., 30] days.

Please update my monthly billing statement to reflect the new "principal and interest only" payment amount starting with the next billing cycle.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]
[Your Printed Name]