

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

[Date]

[Mortgage Servicer Name]
[Escrow Department Address]
[City, State, Zip Code]

RE: Request for Refund of Excess Escrow Funds
Loan Number: [Your Loan Number]

To Whom It May Concern,

I am writing to formally request a refund of the surplus funds currently held in my escrow account associated with the above-referenced mortgage loan.

According to my latest escrow account analysis dated [Date of Statement], there is a surplus amount of \$[Amount]. As the balance exceeds the required minimum cushion allowed by the Real Estate Settlement Procedures Act (RESPA), I am requesting that these excess funds be returned to me via check or direct deposit.

Please process this refund within 30 days as required by federal regulations. If there are any reasons why this refund cannot be issued, please provide a detailed written explanation and an updated escrow analysis statement.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]
[Your Printed Name]