

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

[Recipient Name]  
[Recipient Address]  
[City, State, Zip Code]

**RE: Notice of Escrow Account Surplus and Property Tax Reassessment**

Loan Number: [Insert Loan Number]  
Property Address: [Insert Property Address]

Dear [Recipient Name],

We are writing to inform you that we have completed an annual analysis of your escrow account. Based on this review, your account currently has a surplus in the amount of **\$(Insert Amount)**.

This surplus is primarily due to a recent property tax reassessment. The updated tax assessment for the period of [Insert Year] resulted in a lower tax liability than previously estimated. As a result, the funds collected in your escrow account exceed the required minimum balance and projected disbursements.

**Action Taken:**

- A check for the surplus amount of **\$(Insert Amount)** is enclosed with this letter.
- Your monthly mortgage payment has been adjusted to reflect the new tax rate.
- Your new monthly payment will be **\$(Insert New Amount)**, effective [Insert Date].

Please review the attached Escrow Account Disclosure Statement for a detailed breakdown of your past and projected account activity. No action is required on your part unless you have questions regarding the reassessment or your new payment amount.

If you require further assistance, please contact our customer service department at [Insert Phone Number] or via email at [Insert Email Address].

Sincerely,

[Your Name/Signature]  
[Your Title]

Enclosure: Escrow Surplus Check, Escrow Disclosure Statement