

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

[Date]

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

RE: Request for Escrow Surplus Refund

Loan Number: [Your Mortgage Loan Number]

Property Address: [Address of the Sold/Paid Property]

To Whom It May Concern,

I am writing to formally request the refund of the remaining balance in my escrow account following the full payoff of the mortgage loan referenced above. The loan was paid in full on [Date of Payoff].

According to my records and the final payoff statement, there is an outstanding escrow surplus of \$[Amount, if known] intended for taxes and insurance that was not utilized. Per federal regulations under the Real Estate Settlement Procedures Act (RESPA), I understand that these funds must be returned to me within 20 business days of the loan being paid in full.

Please issue the refund check to the following address:

[Your New Mailing Address]
[City, State, Zip Code]

If there are any issues or if additional information is required to process this refund, please contact me immediately at [Your Phone Number].

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]