

[Date]

[Mortgage Servicer Name]

[Address Line 1]

[City, State, Zip Code]

[Borrower Name(s)]

[Property Address]

[Loan Number]

## Subject: Notification of Escrow Payment Adjustment

Dear [Borrower Name(s)],

We are writing to inform you of a change to your monthly mortgage payment due to an adjustment in your homeowners insurance premium.

As your mortgage servicer, we maintain an escrow account to pay for your property taxes and insurance premiums. Based on the most recent bill received from [Insurance Company Name], your annual premium has changed from \$[Old Amount] to \$[New Amount].

### Payment Change Details:

- Current Monthly Escrow Payment: \$[Old Monthly Amount]
- New Monthly Escrow Payment: \$[New Monthly Amount]
- **Total New Monthly Mortgage Payment: \$[Total Amount]**

This change will take effect on [Effective Date]. Please update your records and adjust any automated payments accordingly.

If you have any questions regarding your insurance coverage or the premium amount, please contact your insurance agent at [Agent Phone Number]. For questions regarding your escrow account, please contact our customer service department at [Servicer Phone Number].

Sincerely,

[Sender Name/Department]

[Mortgage Servicer Name]