

[Date]

[Borrower Name]
[Property Address]
[City, State, Zip Code]

RE: Mortgage Escrow Account Analysis and Payment Adjustment
Loan Number: [Loan Number]

Dear [Borrower Name],

We have completed the annual analysis of your mortgage escrow account. This review ensures that we are collecting enough funds to cover your property taxes and insurance premiums while maintaining the required minimum balance.

Based on our findings, your monthly mortgage payment will be adjusted as follows:

- **Current Total Monthly Payment:** \$[Amount]
- **New Total Monthly Payment:** \$[Amount]
- **Effective Date:** [Date]

Analysis Summary:

- **Escrow Balance Status:** [Overage / Shortage] of \$[Amount]
- **Reason for Change:** [Increase/Decrease in Taxes/Insurance]

Shortage/Overage Instructions:

[If Shortage: You may pay the shortage in full by [Date] to keep your monthly payment lower, or it will be spread across your monthly payments over the next 12 months.]

[If Overage: A check for the overage amount is enclosed / will be credited to your account.]

Please update your records or automated bill-pay systems to reflect the new payment amount starting [Date].

If you have any questions regarding this analysis, please contact our customer service department at [Phone Number] or visit [Website].

Sincerely,

[Servicer Name]
[Escrow Department]