

[Date]

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

Re: Loan Number: [Loan Number]

**Subject: Notification of Supplemental Tax Bill and Escrow Payment Adjustment**

Dear [Borrower Name],

We are writing to inform you that we have received a Supplemental Property Tax Assessment from [County/Local Taxing Authority] for the property located at [Property Address].

A supplemental tax assessment is a one-time bill issued when a property undergoes a change in ownership or completion of new construction, reflecting the difference between the prior assessed value and the new market value.

**Payment of the Supplemental Bill:**

As your mortgage includes an escrow account, we have [paid/will pay] this bill in the amount of \$[Amount] on your behalf to ensure your taxes remain current. This payment was made on [Date].

**Adjustment to Your Monthly Payment:**

Because this disbursement was not included in your previous escrow analysis, it has created a [shortage/deficiency] in your escrow account. To recover these funds and ensure sufficient coverage for future tax obligations, your monthly mortgage payment will be adjusted as follows:

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

**Options for Payment:**

You may choose to pay the supplemental amount of \$[Amount] in full as a one-time lump sum by [Date]. If you choose this option, your monthly payment increase may be reduced. Please contact us if you wish to make a lump-sum payment.

If you have any questions regarding this assessment, please contact the [County Name] Assessor's Office. For questions regarding your escrow account or monthly payment, please contact our Customer Service Department at [Phone Number] or visit our website at [Website].

Sincerely,

[Lender/Service Name]  
[Department Name]