

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

[Date]

[Lender or Mortgage Company Name]
[Escrow Department Address]
[City, State, Zip Code]

RE: Request for Escrow Account Balance Refund

Account Number: [Your Loan Account Number]

Property Address: [Address of the Property]

To Whom It May Concern,

I am writing to formally request a refund of the remaining balance in my escrow account associated with the above-referenced mortgage loan.

This request is being made because:

- [Option 1: The loan has been paid in full as of (Date).]
- [Option 2: My recent annual escrow analysis shows a surplus of (Amount).]
- [Option 3: I have transitioned to self-management of taxes and insurance.]

According to my records and the latest statement received, the expected refund amount is \$[Amount]. Please process this refund and mail the check to my current mailing address listed at the top of this letter.

I look forward to receiving the funds within [Number, e.g., 30] business days. If there are any issues or if further documentation is required, please contact me immediately at [Your Phone Number].

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]