

[Date]

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

Subject: Final Escrow Account Statement

Dear [Borrower Name],

This letter serves as your Final Escrow Account Statement following the recent [payoff/closing] of your mortgage loan, account number [Loan Number].

The information below summarizes the final activity in your escrow account:

- **Beginning Balance:** \$[Amount]
- **Total Deposits (Payments):** \$[Amount]
- **Total Disbursements (Taxes/Insurance):** \$[Amount]
- **Final Escrow Balance:** \$[Amount]

Refund Information:

As of [Date], your escrow account has a remaining surplus of \$[Amount]. [A check for this amount is enclosed / A check will be mailed to you within 30 days].

If your account shows a remaining shortage of \$[Amount], please remit payment by [Due Date] to settle the balance.

Please keep this statement for your tax records. If you have any questions regarding this final statement, please contact our customer service department at [Phone Number] or visit [Website].

Sincerely,

[Name/Department]
[Lending Institution Name]