

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

[Date]

[Lender/Service Name]
[Escrow Department Address]
[City, State, Zip Code]

RE: Request for Escrow Cancellation and Refund
Loan Number: [Your Loan Number]

To Whom It May Concern,

I am writing to formally request the cancellation of the escrow/impound account associated with the above-referenced mortgage loan. Based on my records, my current Loan-to-Value (LTV) ratio meets your requirements for escrow removal, and I have maintained a history of on-time payments.

Please review my account and confirm that the requirement for an escrow account has been waived. Moving forward, I will assume full responsibility for the direct payment of property taxes and homeowner's insurance premiums.

Additionally, I request a full refund of any remaining balance currently held in my escrow account. Please issue a check for the surplus amount and mail it to the address listed above within [Number, e.g., 30] business days.

Please provide written confirmation once the escrow account has been closed and the refund has been processed. If there are any specific forms required to finalize this request, please send them to me immediately.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]