

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

[Date]

[Mortgage Servicer Name]  
[Escrow Department Address]  
[City, State, Zip Code]

**RE: Escrow Surplus Refund Request**

**Account Number:** [Your Loan Account Number]

**Property Address:** [Address of the Insured Property]

To Whom It May Concern,

I am writing to formally request a refund of the surplus funds currently held in my escrow account. According to my recent Escrow Account Disclosure Statement dated [Date of Statement], my account reflects a surplus of \$[Amount of Surplus].

Based on the Real Estate Settlement Procedures Act (RESPA) guidelines, I request that this surplus be issued to me via check or direct deposit within 30 days of this request, rather than being applied to my principal balance or held for future payments.

Please send the refund to my mailing address listed above. If there are any forms required to process this disbursement, please provide them immediately.

Thank you for your prompt attention to this matter. I look forward to receiving the funds shortly.

Sincerely,

[Your Signature]  
[Your Printed Name]