

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

[Date]

[Bank or Financial Institution Name]
[Escrow Department Address]
[City, State, Zip Code]

RE: Voluntary Escrow Account Closure and Refund Request

Account Number: [Your Loan/Escrow Account Number]

Property Address: [Address of the Property]

To Whom It May Concern,

I am writing to formally request the voluntary closure of the escrow account associated with the mortgage loan mentioned above. I have confirmed that my current loan-to-value ratio and payment history meet the requirements for self-management of property taxes and insurance.

Please discontinue the collection of escrow funds effective [Date]. I understand that I am now responsible for the direct and timely payment of all property taxes, homeowners insurance premiums, and any other assessments related to this property.

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

Please provide written confirmation once the escrow account has been officially 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]