

[Date]

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

Re: Loan Number: [Loan Number]

Subject: Notice of Adjusted Escrow Payment After Tax Disbursement

Dear [Borrower Name],

We are writing to inform you of a change in your monthly mortgage payment due to a recent update in your escrow account. This adjustment follows the disbursement of property taxes to [Taxing Authority Name] on [Date].

Based on the actual tax amount paid, your escrow analysis has been updated to ensure sufficient funds are available for future tax and insurance obligations.

Payment Summary:

- Current Total Monthly Payment: \$[Old Amount]
- **New Total Monthly Payment: \$[New Amount]**
- Effective Date: [Date]

The change in your payment is broken down as follows:

- Principal and Interest: \$[Amount]
- Escrow Deposit (Taxes/Insurance): \$[Amount]
- Escrow Shortage/Overage Adjustment: \$[Amount]

Please update your records and adjust any automatic payments accordingly to reflect the new amount starting on [Date].

If you have any questions regarding this adjustment or your escrow account statement, please contact our customer service department at [Phone Number] or visit [Website].

Sincerely,

[Name/Department]
[Lender Name]