

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

[Date]

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

**Subject: Request for Reversal of Escrow Analysis Modification**

To Whom It May Concern,

I am writing to formally request a reversal of the recent modification to my mortgage escrow account. This modification was based on an incorrect or outdated insurance premium projection.

Attached to this letter, please find the evidence of my current insurance coverage, which confirms a lower premium than the amount used in your most recent escrow analysis. The attached documents include:

- [Document Name, e.g., Insurance Declaration Page]
- [Document Name, e.g., Proof of Payment/Renewal Invoice]

Because the actual premium is significantly lower than your estimate, the current monthly escrow payment is unnecessarily high. I request that you:

1. Perform a mid-year escrow re-analysis based on the attached actual premium figures.
2. Recalculate my monthly mortgage payment to reflect the correct insurance cost.
3. Refund any existing overage or apply it to my principal balance.

Please provide written confirmation once these adjustments have been made and notify me of my new monthly payment amount.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosures: [List attached insurance documents]