[Date]

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

Re: Loan Number: [Loan Number]

Subject: Advance Notification of Annual Escrow Account Analysis

Dear [Borrower Name],

This letter is to inform you that we will soon perform the annual analysis of your escrow account. This process is required by federal law to ensure that the funds collected each month are sufficient to cover your property taxes and insurance premiums.

What to Expect:
Within the next 30 days, you will receive an "Annual Escrow Account Disclosure Statement." This statement will detail:

- Payments made from your escrow account over the past year.
- Anticipated tax and insurance payments for the coming year.
- Any shortage, surplus, or deficiency in your account.
- Your new monthly mortgage payment amount.

Important Reminders:

- **Tax and Insurance Changes:** If you have recently changed your insurance provider or received a new tax assessment, please ensure we have the most current information on file.
- **Payment Adjustments:** If your taxes or insurance premiums have increased or decreased, your monthly mortgage payment will be adjusted accordingly.

No action is required from you at this time. Once you receive your official Disclosure Statement, please review it carefully.

If you have any questions regarding your escrow account, please contact our Customer Service Department at [Phone Number] or visit [Website].

Sincerely,

[Lender Name]
[Department Name]