

[Date]

[Borrower Name]

[Property Address]

[City, State, Zip Code]

Subject: Notice of Corporate Advance - Negative Escrow Balance

Dear [Borrower Name],

We are writing to inform you that your mortgage escrow account currently has a negative balance. This deficit occurred because the funds available in your account were insufficient to cover the required payments for your [Property Taxes / Homeowners Insurance / Mortgage Insurance].

To ensure these obligations were paid on time and to protect your property, [Lender/Servicer Name] has issued a **Corporate Advance** in the amount of \$[Amount] to cover the shortage.

Account Summary:

- Total Amount Advanced: \$[Amount]
- Reason for Advance: [Specific Disbursement Description]
- Current Escrow Balance: \$[Balance]

Please note that this advance must be repaid. We will perform an Escrow Analysis shortly to adjust your monthly mortgage payment to recover these funds and ensure sufficient padding for future disbursements. If you prefer to repay this advance in a single lump sum to minimize changes to your monthly payment, please contact us or send payment to the address below.

If you have questions regarding this notice, please contact our Customer Service Department at [Phone Number] or visit our website at [Website URL].

Sincerely,

[Sender Name/Department]

[Lender/Servicer Name]