

[Date]

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

Re: Loan Number: [Loan Number]

Dear [Borrower Name],

This letter serves as formal acknowledgement of your voluntary overpayment toward your escrow account cushion. We have received your payment in the amount of \$[Amount] on [Date of Receipt].

As requested, these funds have been applied directly to your escrow account balance. This additional amount will serve as a voluntary cushion to help offset potential future increases in property taxes or insurance premiums. Please note that these funds are held in your escrow account and do not reduce the principal balance of your loan.

This voluntary contribution will be reflected in your next Annual Escrow Disclosure Statement. If you have any questions regarding this adjustment or your escrow account balance, please contact our Customer Service Department at [Phone Number] or visit our website at [Website].

Thank you for your continued business.

Sincerely,

[Sender Name/Department]  
[Company Name]