

[Date]

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

**Re: Escrow Account Cushion Verification - Loan Number: [Loan Number]**

Dear [Borrower Name],

This letter is to provide formal verification regarding the escrow cushion held in your account following the recent closing of your mortgage loan on [Closing Date].

As part of the post-closing audit process, we have verified that an escrow cushion was collected to ensure sufficient funds are available to cover future fluctuations in property taxes and insurance premiums. This cushion is maintained in accordance with the Real Estate Settlement Procedures Act (RESPA) guidelines.

The details of your escrow cushion are as follows:

- **Total Escrow Collected at Closing:** \$[Amount]
- **Required Monthly Escrow Payment:** \$[Amount]
- **Calculated Escrow Cushion (Months):** [Number of Months, e.g., 2 months]
- **Total Cushion Amount:** \$[Amount]

Please note that this cushion serves as a reserve and will be reflected in your Annual Escrow Disclosure Statement. If there are any adjustments to your tax assessments or insurance renewals, your monthly payment may be adjusted accordingly during the next analysis period.

If you have any questions regarding this verification or your escrow account balance, please contact our Servicing Department at [Phone Number] or via email at [Email Address].

Sincerely,

[Sender Name/Department]  
[Lending Institution Name]  
[Contact Information]