

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

[Date]

[Mortgage Servicer Name]
[Escrow Department Address]
[City, State, Zip Code]

RE: Request for Voluntary Escrow Account Cancellation
Loan Number: [Your Loan Number]
Property Address: [Your Property Address]

Dear Customer Service Team,

I am writing to formally request the cancellation of the escrow account associated with the above-referenced mortgage loan. I wish to transition to a self-managed payment structure for my property taxes and homeowner's insurance premiums.

I understand that by canceling this escrow account, I assume full responsibility for making timely and complete payments for all property taxes and insurance renewals. I also acknowledge that I must provide proof of these payments to [Mortgage Servicer Name] upon request to ensure the property remains protected and in compliance with the loan agreement.

Please review my account to confirm that I meet the eligibility requirements for escrow removal, including the current Loan-to-Value (LTV) ratio and my payment history. Once approved, please notify me of the effective date of the cancellation and provide details regarding any surplus funds currently held in the escrow account.

Thank you for your assistance with this matter. I look forward to receiving written confirmation of this change.

Sincerely,

[Your Signature]

[Your Printed Name]