

[Date]

[Lender Name]

[Escrow Department Address]

[City, State, Zip Code]

Re: Request for Refund of Escrow Account Surplus

Account Number: [Your Loan Account Number]

Property Address: [Your Property Address]

To Whom It May Concern,

I am writing to formally request a refund of the surplus funds currently held in my mortgage escrow account. According to my most recent annual escrow analysis statement dated [Date of Statement], my account has a surplus balance of \$[Amount of Surplus].

Per the Real Estate Settlement Procedures Act (RESPA) guidelines, I am requesting that these excess funds be issued to me via check or direct deposit rather than being applied to the principal balance or held for future payments.

Please process this refund within [Number, e.g., 30] days. If there are any forms required to complete this request, please send them to my address on file or contact me at [Your Phone Number] or [Your Email Address].

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]