[Date]

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

Re: Escrow Shortage Payment Reminder - Account Number: [Account Number]

Dear [Homeowner Name],

This is a friendly reminder regarding the escrow shortage on your mortgage account, which was identified during your recent annual escrow analysis. This shortage occurred because your homeowners insurance premiums increased over the past year.

Our records show that as of [Current Date], we have not yet received your one-time payment to cover this shortage. To prevent an automatic increase in your monthly mortgage payment, please submit your payment by [Due Date].

Shortage Amount Due: $[Amount]

You may pay this balance through one of the following methods:

- Online via our web portal at [Website URL]
- By mail using the enclosed payment coupon
- By phone at [Phone Number]

If you have already sent your payment, please disregard this notice. If you have any questions or would like to discuss a repayment plan, please contact our customer service department at [Phone Number] between [Business Hours].

Sincerely,

[Sender Name/Department]
[Company Name]