[Date]

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

Subject: Important: Escrow Deficit Payment Reminder

Dear [Homeowner Name],

This letter is a reminder regarding the escrow deficit on your mortgage account, specifically related to your Homeowners Insurance premium increase. As previously notified on [Date of Original Notice], your annual insurance premium has increased, resulting in a shortage in your escrow account.

Escrow Deficit Amount: $[Amount]

Our records show that we have not yet received your payment to cover this shortage. To ensure your monthly mortgage payment remains at its current projected level and to keep your account in good standing, please choose one of the following options:

- **Pay in Full:** Submit a one-time payment of $[Amount] by [Due Date].
- **Installment Plan:** If no action is taken, the deficit will be spread over the next [Number] months, which will increase your monthly mortgage payment to $[New Monthly Total] starting on [Start Date].

Please make your check payable to [Mortgage Company Name] and include your loan number [Loan Number] on the memo line. You may also pay online via our portal at [Website URL].

If you have already sent your payment, please disregard this notice. If you have questions regarding your insurance premium increase, please contact your insurance agent directly.

Sincerely,

[Your Name/Department]
[Mortgage Company Name]
[Phone Number]