[Date]

[Policyholder Name]
[Mailing Address]
[City, State, Zip Code]

Subject: Reminder - Escrow Shortage Payment for Policy #[Policy Number]

Dear [Policyholder Name],

We are writing to remind you regarding the recent escrow shortage notice sent on [Date of Original Notice]. Our records indicate that your mortgage escrow account currently has a deficiency due to an increase in your insurance premiums.

To ensure your insurance coverage remains active and your mortgage account remains in good standing, action is required. You have the following options:

- **Pay the full shortage:** A one-time payment of $[Amount] will prevent your monthly mortgage payment from increasing.
- **Spread the payments:** If no action is taken, your mortgage lender will likely increase your monthly mortgage payment starting [Date] to cover the deficit.

Please contact your mortgage lender directly to arrange payment or to discuss how this affects your monthly statement. If you have already addressed this shortage, please disregard this letter.

If you have questions regarding your insurance policy or the premium increase, please call our office at [Phone Number].

Sincerely,

[Agent Name]
[Agency Name]
[Phone Number]