[Date]

[Mortgage Holder Name]
[Street Address]
[City, State, Zip Code]

RE: Outstanding Escrow Shortage - Homeowners Insurance Payment
Loan Number: [Your Loan Number]
Property Address: [Your Property Address]

Dear [Mortgage Servicer Name / Escrow Department],

I am writing regarding my recent escrow analysis statement dated [Date of Statement], which indicates an escrow shortage of $[Amount of Shortage] due to an increase in my homeowners insurance premium.

Please find enclosed a check in the amount of $[Amount of Payment] to be applied directly to my escrow account. It is my intention to pay this shortage in a single lump sum to prevent an increase in my monthly mortgage payment for the upcoming year.

Please update my account records to reflect this payment. I request that you recalculate my monthly mortgage payment based on this payment and provide me with a revised monthly payment schedule at your earliest convenience.

If you require any further documentation or have questions regarding this payment, please contact me at [Your Phone Number] or via email at [Your Email Address].

Thank you for your assistance in this matter.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosure: Check #[Check Number]