

[Your Company Name]
[Your Address]
[City, State, Zip Code]
[Phone Number]

[Date]

[Borrower Name]
[Borrower Address]
[City, State, Zip Code]

Re: Escrow Account Surplus Refund

Loan Number: [Insert Loan Number]
Property Address: [Insert Property Address]

Dear [Borrower Name],

We are writing to inform you that we have completed the annual analysis of your escrow account. Based on this review, your account currently has a surplus in the amount of **\$(Insert Amount)**.

Please find enclosed a check for the full surplus amount. This surplus is a result of your actual property taxes and/or insurance premiums being lower than the projected amounts estimated during the previous year.

Important Information Regarding Your Monthly Payment:

- Your new monthly mortgage payment will be **\$(Insert New Payment Amount)**.
- This change will take effect on [Insert Date].

Please review the attached Escrow Account Disclosure Statement for a detailed breakdown of your past and projected account activity. If you have any questions regarding this refund or your new payment amount, please contact our Customer Service Department at [Insert Phone Number] between the hours of [Insert Hours].

Sincerely,

[Name/Signature]
[Title]
[Company Name]

Enclosure: Refund Check, Escrow Disclosure Statement