

Appeal Letter for Mortgage Escrow Overcharges

Your Name

Your Address
City, State, Zip Code
Email Address
Phone Number
Date

Lender's Name

Lender's Address
City, State, Zip Code

Subject: Appeal for Mortgage Escrow Overcharges

Dear [Lender's Name],

I hope this message finds you well. I am writing to formally appeal the recent charges related to my mortgage escrow account, associated with account number [Your Account Number]. After reviewing my escrow analysis statement, I believe there has been an error in the calculations leading to an overcharge.

According to my records, [briefly explain your findings, e.g., "the property tax and insurance estimates provided were significantly higher than my actual bills."]. I have attached copies of my recent tax bills and insurance policy statements for your reference.

I kindly request a thorough review of my escrow account and an adjustment based on the accurate figures. My goal is to ensure that my monthly payments reflect the true costs associated with my account.

Thank you for your attention to this matter. I look forward to your prompt response and a resolution to my appeal.

Sincerely,
[Your Name]