

Letter to Mortgage Lender

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Your Email Address]

[Your Phone Number]

[Lender's Name]

[Lender's Address]

[City, State, ZIP Code]

Dear [Lender's Name],

I hope this letter finds you well. I am writing to formally challenge the mortgage escrow calculations associated with my account [Your Account Number]. Upon reviewing my recent escrow statement, I noticed discrepancies that I believe warrant your attention.

According to the statement dated [Insert Date], my escrow analysis shows an increase in my monthly payment that appears to be inconsistent with my property tax and insurance obligations. Specifically, [briefly explain the discrepancies, e.g., "the insurance premium is higher than previously noted" or "the tax assessment seems inflated"].

To resolve this matter, I kindly request a detailed explanation of the calculations used to determine my escrow payment, as well as any supporting documentation. Transparency in this process is crucial for my understanding and ensures that my payments are accurate.

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,

[Your Name]