

Formal Complaint Letter

Date: [Your Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Email Address]

[Your Phone Number]

[Recipient's Name]

[Recipient's Title]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Recipient's Name],

I am writing to formally lodge a complaint regarding issues I have encountered with my mortgage escrow account associated with my loan number [Your Loan Number].

Despite my regular payments, I have noticed discrepancies in my escrow calculations over the past [time period]. Specifically, [describe the issues in detail, e.g., unexpected increases, missing payments]. This situation has caused me significant concern and has impacted my financial planning.

I have attempted to resolve these issues through your customer service channels on [dates of attempts], but unfortunately, my concerns remain unaddressed. Therefore, I find it necessary to escalate this matter to your attention for a prompt resolution.

Please provide me with a detailed explanation of the escrow calculations and any adjustments made. Additionally, I would appreciate confirmation of how these errors will be rectified moving forward.

Thank you for your immediate attention to this matter. I look forward to your prompt response by [response deadline, e.g., 14 days from the date of this letter].

Sincerely,

[Your Name]