DISPUTE LETTER

Escrow Analysis Dispute Letter

01

NOTICE OF ERROR

Use this when an annual or short-year escrow analysis appears to contain a specific servicing error you can identify by date, amount, bill, posting, or transfer record.

WHEN TO USE	FEDERAL / PRIMARY REFERENCE
Use this when an annual or short-year escrow analysis appears to contain a specific servicing error you can identify by date, amount, bill, posting, or transfer record.	12 CFR § 1024.35 · 12 CFR § 1024.17

Federal baseline to check

☐ A Regulation X Notice of Error must be written, identify the borrower and mortgage account, and state the servicing error believed to have occurred.

☐ If the servicer has designated an address for Notices of Error, use that address; the same designated address is used for Requests for Information.

☐ Most covered servicing errors have a 5-business-day acknowledgment and a 30-business-day response window; a permitted 15-business-day extension requires written notice before the original deadline.

BORROWER AND LOAN

Borrower name	Property address
______________________________	______________________________
Loan/account number ______________________________	Servicer name ______________________________

Error I believe occurred

Event / statement date: __________ Error type or entry: ____________________

Relevant date(s): ____________________ Amount(s): $____________________

Why the account record appears inconsistent

Servicer amount/entry: $__________ Outside-record amount/entry: $__________

Notes: ____

Correction requested

Correction or written explanation requested: __________________________________

Notes: ____

Documents enclosed

Key supporting document(s) and date(s): ____

Notes: ____

Draft letter body

Date: ____________________

To: [Servicer name and designated NOE/RFI address, if the servicer has designated one]

Re: Notice of Error - mortgage loan/account ____________________

I am writing to give notice of a specific error concerning the servicing of the mortgage loan identified above. I am providing dates, amounts, and supporting records so the account can be reviewed accurately.

Issue / request: ____
____

Supporting facts and records: ____
____

Requested correction, information, or written explanation: ____
____

Signature: ________________________________ Date: ____________________

Attachment checklist

- ☐ The escrow analysis you are disputing
- ☐ Tax bill, insurance declarations page, or payment record that shows the mismatch
- ☐ Relevant monthly statement or transaction history
- ☐ Proof of mailing/delivery for your records
- ☐ Copy of this completed template retained for your records
- ☐ Mailing / delivery confirmation retained if sent formally

Use notes

- ☐ Describe a servicing error, not an origination, underwriting, or loan-sale complaint. Tie each allegation to a date, amount, transaction, bill, or missing record.
- ☐ If the servicer says no error occurred, you may separately request the documents it actually relied on; Regulation X generally gives 15 business days for those documents after the request.
- ☐ Continue making scheduled mortgage payments unless your servicer or a qualified adviser tells you otherwise; sending an NOE does not itself suspend payment obligations.
- ☐ Keep a complete copy of the completed template and supporting records; send copies rather than irreplaceable originals when copies are sufficient.

PRIMARY SOURCES TO CHECK

12 CFR § 1024.35 • 12 CFR § 1024.17

Official links: https://www.consumerfinance.gov/rules-policy/regulations/1024/35/ | https://www.consumerfinance.gov/rules-policy/regulations/1024/17/