DISPUTE LETTER

Missing Escrow Balance Transfer Dispute Letter

08

NOTICE OF ERROR

Use this when a servicing transfer appears to have lost, duplicated, or mis-posted escrow balance information.

WHEN TO USE	FEDERAL / PRIMARY REFERENCE
Use this when a servicing transfer appears to have lost, duplicated, or mis-posted escrow balance information.	12 CFR § 1024.35(b)(8) · 12 CFR § 1024.33

Federal baseline to check

☐ Failure to transfer servicing information accurately and timely to a new servicer is expressly listed as a covered Regulation X error.

☐ A valid NOE should identify the borrower/account and the specific servicing error; a designated NOE/RFI address must be used if the servicer established one.

☐ Most transfer-information errors use the general 5-business-day acknowledgment and 30-business-day response framework, with a possible 15-business-day extension when permitted.

BORROWER AND LOAN

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

Transfer facts

Transfer effective: __________ Old closing escrow balance: $__________

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

Balance mismatch

New opening balance: $__________ Explained bridge entries: $__________ Unexplained: $__________

Notes: ____

Correction requested

Correction / ledger entry / written explanation requested: _______________________

Notes: ____

Documents enclosed

Statements, transfer notice, and supporting transaction records enclosed: ____________________

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

☐ Old servicer final statement

☐ New servicer opening statement

☐ Transfer notice

☐ Escrow transaction history if available

☐ Copy of this completed template retained for your records

☐ Mailing / delivery confirmation retained if sent formally

Use notes

☐ State the old servicer's closing escrow balance and the new servicer's opening balance with dates; do not assert the difference is missing until transfer-period disbursements and reversals are checked.

☐ Attach both statements and the transfer notice. If you also need the underlying transaction file, submit a focused RFI for the relevant date range.

☐ Ask for a corrected ledger and written explanation of any transfer-period tax/insurance entries, not merely a generic 'fix my escrow' response.

☐ 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(b)(8) • 12 CFR § 1024.33

Official links: https://www.consumerfinance.gov/rules-policy/regulations/1024/35/ | https://www.consumerfinance.gov/rules-policy/regulations/1024/33/