

INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT

Loan Number: 200067799	Date: November 20, 2020
Loan Amount: \$252,400.00	First Payment Date: January 1, 2021
Borrower Name(s):	Servicer Name and Address:
	Servicer Telephone: Toll-Free Number: 800-509-0171
Property Address	

THIS IS AN ESTIMATE OF ACTIVITY IN YOUR ESCROW ACCOUNT DURING THE COMING YEAR BASED ON PAYMENTS ANTICIPATED TO BE MADE FROM YOUR ACCOUNT.

Month (or Period)	Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Account Balance
Initial Deposit:				\$ 1,586.64
JAN	528.88			2,115.52
FEB	528.88			2,644.40
MAR	528.88			3,173.28
APR	528.88			3,702.16
MAY	528.88			4,231.04
JUN	528.88	2,769.60	Prop. Taxes	1,990.32
JUL	528.88			2,519.20
AUG	528.88			3,048.08
SEP	528.88			3,576.96
OCT	528.88			4,105.84
NOV	528.88	2,769.60	Prop. Taxes	1,057.76
		807.36	Haz Ins.	1,586.64
DEC	528.88			1,586.64

(PLEASE KEEP THIS STATEMENT FOR COMPARISON WITH THE ACTUAL ACTIVITY IN YOUR ACCOUNT AT THE END OF THE ESCROW ACCOUNTING COMPUTATION YEAR.)

Cushion selected by servicer: \$ 1,057.76

Total disbursements: \$ 6,346.56

YOUR MONTHLY MORTGAGE PAYMENT FOR THE COMING YEAR WILL BE \$1,559.28, OF WHICH \$1,030.40 WILL BE FOR PRINCIPAL AND INTEREST AND \$528.88 WILL GO INTO YOUR ESCROW ACCOUNT.

SEE "SIGNATURE ADDENDUM" ATTACHED HERETO, AND MADE A PART HEREOF.

