

STATE, ZIP
BORROWER'S NAME
ADDRESS 1
CITY, STATE, ZIP

COMPANY NAME
COMPANY ADDRESS
COMPANY CITY,

COMPANY PHONE

Account #
Statement Date

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT ACCOUNT HISTORY

THIS IS A STATEMENT OF ACTUAL ACTIVITY IN YOUR ESCROW ACCOUNT FROM _____ THROUGH _____. COMPARE IT TO THE ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT – PROJECTS FOR THE COMING YEAR.

YOUR MONTHLY MORTGAGE PAYMENT FOR THE PAST YEAR WAS \$ _____ OF WHICH \$ _____ WAS FOR PRINCIPAL AND INTEREST AND \$ _____ WENT INTO YOUR ESCROW ACCOUNT.

Date	Payment To Escrow Account	Payment From Escrow Account	Description	Escrow Account Balance
			Starting Balance	0.00
January				
February				
March				
April				
May				
June				
July				
August				
September				
October				
November				
December				

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount.

Last year, we anticipated that payments from your account would be made during this period equaling \$ _____. Under Federal law, your lowest monthly balance should not have exceeded \$ _____ unless your mortgage contract or State Law specifies a lower amount. Under your mortgage contract, your lowest monthly balance should not have exceeded \$ _____.

Your actual lowest monthly balance was greater than \$ _____. The items with an asterisk on your Account History may explain this. If you want further explanation, please call us.

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ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT PROJECTIONS FOR COMING YEAR

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	Payment To Escrow Account	Payment From Escrow Account	Description	Escrow Account Balance
			Initial Deposit	0.00
January				
February				
March				
April				
May				
June				
July				
August				
September				
October				
November				
December				

Your ending balance, from the last month of the account history, is \$ _____. Your starting balance according to this analysis should be \$ _____.

This means you have a surplus of \$ _____. This surplus must be returned to you unless it is less than \$50.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. We are sending you a check for the surplus.

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

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