

Initial Escrow Account Disclosure Statement

Date: MARCH 26, 2012 Loan Number: _____ Case Number: _____
Servicer's Name and Address: _____

Toll Free Number: _____

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: | | | | \$1,477.80 |
| MAY | 492.60 | | | 1,970.40 |
| JUN | 492.60 | | | 2,463.00 |
| JUL | 492.60 | | | 2,955.60 |
| AUG | 492.60 | | | 3,448.20 |
| SEP | 492.60 | 2,441.58 | COUNTY TAX | 1,499.22 |
| OCT | 492.60 | | | 1,991.82 |
| NOV | 492.60 | | | 2,484.42 |
| DEC | 492.60 | | | 2,977.02 |
| JAN | 492.60 | 1,028.04 | HAZARD INS | 2,441.58 |
| FEB | 492.60 | | | 2,934.18 |
| MAR | 492.60 | 2,441.58 | COUNTY TAX | 985.20 |
| APR | 492.60 | | | 1,477.80 |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |

(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: \$ 985.20

Your MONTHLY mortgage payment for the coming year will be \$2,989.48, of which \$2,496.88 will be for principal and interest and \$492.60 will go into your escrow account.
 Your first mortgage payment for the coming year will be _____ of which _____ will be for principal and interest and _____ will go into your escrow account. The terms of your loan may result in changes to the monthly principal and interest payments during the year.

_____ Date _____ Date