

INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT

Borrower Name(s) and Address:

Servicer's Name, Address, and Toll-Free Number:

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

YOUR MONTHLY BIWEEKLY MORTGAGE PAYMENT FOR THE COMING YEAR WILL BE \$ 873.89 OF WHICH \$ 742.23 WILL BE FOR PRINCIPAL AND INTEREST INTEREST ONLY, AND \$ 131.66 WILL GO INTO YOUR ESCROW ACCOUNT.

Period	Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Account Balance
Initial Deposit:				\$ 398.84
08/01/09	131.66	51.78	MORTGAGE INSURANCE	478.72
09/01/09	131.66	51.78	MORTGAGE INSURANCE	558.60
10/01/09	131.66	51.78	MORTGAGE INSURANCE	638.48
11/01/09	131.66	51.78	MORTGAGE INSURANCE	718.36
12/01/09	131.66	51.78	MORTGAGE INSURANCE	
12/05/09		638.48	COUNTY PROPERTY TAX	159.76
01/01/10	131.66	51.78	MORTGAGE INSURANCE	239.64
02/01/10	131.66	51.78	MORTGAGE INSURANCE	319.52
03/01/10	131.66	51.78	MORTGAGE INSURANCE	399.40
04/01/10	131.66	51.78	MORTGAGE INSURANCE	479.28
05/01/10	131.66	51.78	MORTGAGE INSURANCE	
05/28/10		320.00	HAZARD INSURANCE	239.16
06/01/10	131.66	51.78	MORTGAGE INSURANCE	319.04
07/01/10	131.66	51.78	MORTGAGE INSURANCE	398.92

Cushion selected by servicer \$ 159.76

Total disbursements \$ 1,579.84

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

Borrower Date

Borrower Date

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Borrower Date