
INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT

Date: _____ Loan Number: _____
 Servicer's Name and Address: _____

Toll Free Number: _____

Borrowers: _____ Property Address: _____

Mailing Address: _____

Period	Payments To Escrow Account	Payments From Escrow Account	Description	Escrow Account Balances
Initial deposit				\$291.21
2/05	97.09	0.00		388.30
3/05	97.09	0.00		485.39
4/05	97.09	0.00		582.48
5/05	97.09	0.00		679.57
6/05	97.09	0.00		776.66
7/05	97.09	0.00		873.75
8/05	97.09	0.00		970.84
9/05	97.09	0.00		1,067.93
10/05	97.09	0.00		1,165.02
11/05	97.09	452.40	1001	809.71
12/05	97.09	712.62	1004	194.18
1/06	97.09	0.00		291.27

1001 – HAZARD INSURANCE RESERVES

1004 – COUNTY PROPERTY TAXES RESERVES

Cushion selected by servicer: \$ 194.18

Your scheduled mortgage payment for the coming year will be \$ _____ of which \$ _____ will be
 for the principal and interest and \$ _____ will go into your escrow account.