

**CALCULATION OF AGGREGATE ESCROW ACCOUNT**

Borrower(s) Name and Address: <b>John D. Doe and Jane A. Doe</b>  <b>1234 Easy Street</b> <b>Arlington, TX 76017</b>	Lender/Service Name and Address This document was drafted by <b>ABC Lender</b> <b>peirsonpatterson, llp</b> <b>2310 W. Interstate 20, Suite 100, Arlington, TX 76017</b> Phone: (817) 461-5500 <small>Attorneys at Law Arlington, Texas   www.ppcos.com</small> This document is for preview purposes ONLY and should NOT be executed as a final and approved legal document
<b>Loan # 123456</b>	<b>Mortgage Insurance/Case Number</b>

**HUD-1 Reserve Account Entries**

Based on information available to preparer, the following can be used for computing HUD-1 Settlement Statement.

HUD ACCOUNT	ACCOUNT DESCRIPTION	RESERVE MONTHS	AMOUNT PER MONTH	TOTAL RESERVE
1002	Homeowner's insurance	6	83.33	499.98
1004	Property taxes	6	125.00	750.00
	Aggregate reserve adjustment			0.00
	Total escrow required			1,249.98

**Initial Escrow Account Disclosures**

MONTH	PAYMENTS TO ESCROW ACCT	PAYMENTS FROM ESCROW ACCT	DESCRIPTION	ESCROW ACCT. BALANCE
<b>Escrow Computation Year Beginning Balance:</b>				1,249.98
May 2012	208.33	0.00		1,458.31
Jun 2012	208.33	0.00		1,666.64
Jul 2012	208.33	0.00		1,874.97
Aug 2012	208.33	0.00		2,083.30
Sep 2012	208.33	0.00		2,291.63
Oct 2012	208.33	0.00		2,499.96
Nov 2012	208.33	0.00		2,708.29
Dec 2012	208.33	1,000.00	Homeowner's insurance	1,916.62
		1,500.00	Property taxes	416.62
Jan 2013	208.33	0.00		624.95
Feb 2013	208.33	0.00		833.28
Mar 2013	208.33	0.00		1,041.61
Apr 2013	208.33	0.00		1,249.94

Escrow Cushion	For Mtg Insurance	0 Mo.	Payments Beginning 05/01/2012	Amount Owed	\$102.62
	For Other Items	2 Mo.		Escrow Payment	\$208.33
	Cushion Amount	\$416.66			\$0.00
				Total Payment	\$310.95

Aggregate Escrow Account Entry

**INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT**

Borrower(s) Name and Address <b>John D. Doe and Jane A. Doe</b>  <b>1234 Easy Street</b> <b>Arlington, TX 76017</b>	Lender/Servicer Name and Address This document was drafted by <b>ABC Lender</b> <b>peirsonpatterson, llp</b> <b>2310 W. Interstate 20, Suite 100, Arlington, TX 76017</b> Attorneys at Law This document is for preview purposes ONLY and should NOT be executed as a final and approved legal document <b>Phone: (817) 461-5500</b>
<b>Loan # 123456</b>	<b>Mortgage Insurance/Case Number</b>

Your first payment is due May, 1 2012 and will be \$310.95, of which \$102.62 will be for the amount owed, and \$208.33 will go into your escrow account.

This is an estimate of activity in your escrow account during the next 12 months based on payments anticipated to be made from your account.

MONTH	PAYMENTS TO ESCROW ACCT	PAYMENTS FROM ESCROW ACCT	DESCRIPTION	ESCROW ACCT. BALANCE
<b>Escrow Computation Year Beginning Balance:</b>				<b>1,249.98</b>
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		1,500.00	Property taxes	416.62
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Apr 2013	208.33	0.00		1,249.94

(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: \$416.66

By signing below, I/we acknowledge receipt of a copy of this Initial Escrow Account Disclosure Statement.

\_\_\_\_\_  
 Signature **John D. Doe** Date \_\_\_\_\_

\_\_\_\_\_  
 Signature **Jane A. Doe** Date \_\_\_\_\_

*[Sign Originals Only]*