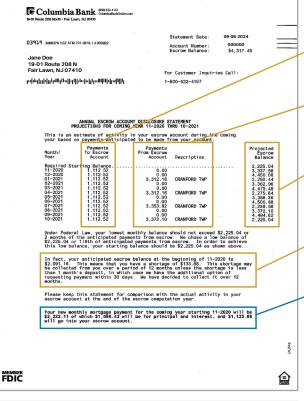
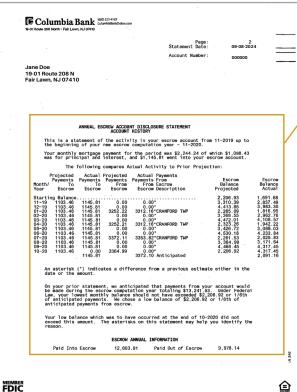


Guide to Understanding Your Escrow Statement





The portion of your monthly mortgage payment that will be deposited into your escrow account.

Anticipated disbursements that will be made and to whom.

Projections for the Coming Year shows the estimated monthly activity of your Escrow Account for the coming year.

Learn whether your escrow account has a surplus, shortage or deficit.

Your new monthly mortgage payment shows what the due date your new payment amount will be and the date. This may change if you choose to pay all or part of a shortage or deficit prior to your new monthly payment taking effect. If your payment amount does change, be sure to update any automatic or recurring payments.

View the history of your escrow account from the last year.