### Annual Escrow Analysis

**Anticipated Activity Summary**

This section reflects last year’s anticipated credits (payments to escrow as part of your normal monthly payment) and disbursements (money we pay out on your behalf). It also indicates the required monthly escrow payment needed in order to have sufficient funds in your escrow account for all required disbursements.

**Actual Activity Summary**

This section reflects the actual history of all credits (payments to escrow) and disbursements (payments from escrow) made from the last time we analyzed your escrow account until this time.

**Escrow Shortage Coupon or Surplus Check**

If you have a shortage, you can use this coupon to mail a full payment of your escrow shortage. If you have a surplus, your surplus check will be attached here. Please detach the check and cash it.

**Expected Escrow Activity for Next Year**

We’ve calculated what we expected your escrow account balance will be for the upcoming year, based on your current tax and insurance expenses. However, your account could have a shortage or a surplus at the end of the upcoming year if your tax and/or insurance costs change.

**Expected Escrow Payments for the Next Year**

These are the tax and/or insurance amounts we expect to pay in the next 12 months, and when we expect to pay them. If you believe information is missing or incorrect, please call us 1-877-764-9319.

**Required Escrow Balance**

This section reflects what your escrow balance must be to make sure your account does not fall below what is needed over the next 12 months.