Appendix G to Part 3500—[Added]

APPENDIX G — FORMAT

[Servicer's name, address, and toll-free number.]

INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT

WHICH_	ONTHLY MORTGAGE PAY WILL BE FOR CROW ACCOUNT.	MENT FOR THE COMIN PRINCIPAL AND INTERE	G YEAR WILL BE ST AND	OF WILL GO INTO
THIS IS AN	N ESTIMATE OF ACTIVIT N PAYMENTS ANTICIPAT	Y IN YOUR ESCROW AC	COUNT DURING TH	E COMING YEAR
Month	Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Account Balance
Starting ba	llance:			s
•		[A filled-out format fol	lows.]	
				en e
(PLEASE K ACCOUNT	CEEP THIS STATEMENT AT THE END OF THE ES	FOR COMPARISON WITH	H THE ACTUAL ACT	IVITY IN YOUR B.)
Cushion se	lected by servicer: \$		_	

APPENDIX G - EXAMPLES

[Servicer's name, address, and toll-free number.]

INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT

YOUR MONTHLY MORTGAGE PAYMENT FOR THE COMING YEAR WILL BE \$ 1,324 OF WHICH \$ 1,124 WILL BE FOR PRINCIPAL AND INTEREST AND \$ 200 WILL GO INTO YOUR ESCROW ACCOUNT.

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

Month	Payments to Escrow Account	Payments fro Escrow Accou	-	Escrow Account Balance
Starting balar	2001			# 4 200
Starting Data	NG		***************************************	\$ <u>1.200</u>
September	200	0		1,400
October	200	800	taxes	800
November	200	600	insurance	400
December	200	0		600
January	200	0		800
February	200	0		1,000
March	200	. · · · · · · · · · · · · · · · · · · ·		1,200
April	200	0 -		1,400
May	200	0		1,600
June	200	0		1,800
July	200	1,000	taxes	1,000
August	200	0		1,200

(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:	\$	400
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Appendix H to Part 3500—[Added]

APPENDIX H -- BIWEEKLY ACCOUNTING

[Servicer's name, address, and toll-free number.]

INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT

YOUR BIWEEKLY MORTGAGE PAYMENT FOR THE COMING YEAR WILL BE \$ 750 OF WHICH \$ 630 WILL BE FOR PRINCIPAL AND INTEREST AND \$ 120 WILL GO INTO YOUR ESCROW ACCOUNT.

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

Month	Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Account Balance
Starting ba	lance:			\$ <u>1,000</u>
1	120	0		1,120
2 3	120	0		1,240
	120	520	taxes	840
4	120	0		960
5 . , ,	120	0		1,080
6	120	0		1,200
7	120	0		1,320
8	120	600	taxes	840
9	120	0		960
10	120	0		1,080
11	120	0		1,200
12	120	0		1,320
13	120	0		1,440
14	120	0		1,560
15	120	Ō		1,680
16	120	0		1,800
17	120	Ŏ		1,920
18	120	Ō		2,040
19	120	0 .		2,160
20	120	1,200	insurance	1,080
21	120	0	insurance	
22	120	800	tovoo	1,200 520
23	120	_	taxes	
23 24		0		640
	120	0		760
25	120	0		880
26	120	0		1,000

(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: \$ 520

Appendix I to Part 3500—[Added]

APPENDIX I —ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT: FORMATS AND EXAMPLES

[Account history of pre-rule accounts computed using single-item analysis.]

[Servicer's name, address, and toll-free number.]

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT — ACCOUNT HISTORY

— PROJE	[COMPARE]	AL ACTIVITY IN YOUR ES TTO THE ANNUAL ESCRO YEAR—WHICH WAS SEN	NAL ACCOUNT DIOG.	00115
· · · · · · · · · · · · · · · · · · ·	The same of the same of the same	delete material in brackets ment history was not delive agraph should not be includ	rad in provious	count disclosure Delete "{" and "}" if it
Your month	nly mortgage payment for	r the past year was nto your escrow account.		was for principal
Month	Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Account Balance
Starting bal				····\$
Y	e anticipated that payme Under Federal law, y	[A filled-out example followints from your account wou our low monthly balance should be should	ld be made during thi	
The rea	son(s) that your low mon a) the bill was re b) the bill was re c) the projected amount d) your monthly payment e) a surplus from the pre	thly balance was greater the eceived later than expected eceived on time but paid late of your bill was too to for was larger that vious year had yet to be eliminated.	ani and paid later than e er than expected. great.	is: expected.

[Projections for pre-rule accounts computed using single-item analysis.]

[Servicer's name, address, and toll-free number.]

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT — PROJECTIONS FOR COMING YEAR

YOUR MONTHLY MORTGAGE PAYS WILL BE FOR PRINCIPS CROW ACCOUNT.	MENT FOR THE COMING Y AL AND INTEREST AND		
THIS IS AN ESTIMATE OF ACTIVITY BASED ON PAYMENTS ANTICIPATE			COMING YEAR
Month Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Account Balance
Starting balance:	entropy of the second of the		
			V
	[A filled-out format follow	vs.]	gradiens (1997) Anna Santa (1997)
	en e		
Your current balance, from the last m according to this analysis should be \$	▼ *·	ls \$ You	r starting balance
[This means you have a surplus of \$_\$50, in which case we have the addit accordingly. (We are sending you a county your monthly payments.)]	ional option of keeping it and	d lowering your mor	nthly payments
[This means you have a shortage of of 12 months unless the shortage is I option of requesting payment within 1 ask for it to be paid in 1 month.) (We	ess than 1 month's deposit, 1 month. (We have decided	in which case we h to collect it over 12	ave the additional
[This means you have a deficiency of period of 2 to 12 months unless the dadditional option of requesting paymemonths.) (We have decided to do not	deficiency is less than 1 monent within 1 month. (We will	th's deposit, in whic	ch case we have the
[INSTRUCTIONS TO PREPARER: 1 surplus, shortage, or deficiency. The given. This instruction paragraph sho	servicer should then print th	ne response selecte	n above if there is a ed from the choices
(PLEASE KEEP THIS STATEMENT) ACCOUNT AT THE END OF THE NE			

[Account history of pre-rule accounts computed using single-item analysis.]

[Servicer's name, address, and toll-free number.]

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT — ACCOUNT HISTORY

THIS IS A STATEMENT OF ACTUAL ACTIVITY IN YOUR ESCROW ACCOUNT FROM SEPT. 1993 TO AUG. 1994. COMPARE IT TO THE ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT — PROJECTIONS FOR COMING YEAR — WHICH WAS SENT TO YOU LAST YEAR ON AUGUST 16 (ANOTHER COPY IS ENCLOSED).

YOUR MONTHLY MORTGAGE PAYMENT FOR THE PAST YEAR WAS \$ _1.324 OF WHICH \$ _1.124 WAS FOR PRINCIPAL AND INTEREST AND \$ _200 WENT INTO YOUR ESCROW ACCOUNT.

Month	Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Account Balance
Starting balan	nce:	•••••	••••••	\$ <u>1.350</u>
September	200	0		1,550
October	200	680	taxes	1,070
November	200	600	insurance	670
December	200	0	moutanio	870
January	200	0		
February	200	0		1,070
March	200	Ŏ		1,270
April	200	0		1,470
May	200	0		1,670
June	200	0		1,870
July	• 200	1,000	tovoo	2,070
August	200	1,000	taxes	1,270
··uguot	200	U		1,470
\$ 2,400 Under your mo	anticipated that payments. Under Federal law, you ortgage contract, your low noth	r low monthly balance v monthly balance sho	should not have exceeded	eded \$550
1:	a) the hill was	received later than a	notical and notal lateral	
	a) the bill was	received later than ex	pected and paid later t	nan expected.
(0	o) the bill was	s received on time but p	paid later than expecte	d.
XXX_(c	c) the projected amount of	of your <u>tax</u> bill wa	as too great.	* *
(0	d) your monthly payment expected.	for was lar	ger than expected or p	aid earlier than
(€	e) a surplus from the prev	rious year had yet to be	eliminated.	
) other:			

[Projections for pre-rule accounts computed using single-item analysis.]

[Servicer's name, address, and toll-free number.]

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT — PROJECTIONS FOR COMING YEAR

YOUR MONTHLY MORTGAGE PAYMENT FOR THE COMING YEAR WILL BE \$ 1.314 OF WHICH \$ 1.124 WILL BE FOR PRINCIPAL AND INTEREST AND \$ 190 WILL GO INTO YOUR ESCROW ACCOUNT.

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

Month	Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Account Balance
Starting balan			en Salaria de Carlos de Ca	
Starting balar	ice:	*************************************	••••••••••••••••••••••••••••••	\$ <u>1,230</u>
September	190	o 1 - 1		1,420
October	190	680	taxes	930
November	190	600	insurance	520 ·
December	190	0		710
January	190	0		900
February	190	0		1,090
March	190	0		1,280
April	190	0		1,470
May	190	0		1,660
June	190	0		1,850
July	190	1,000	taxes	1,040
August	190	0		1,230

Your current balance, from the last month of the account history, is \$ 1.470 . Your starting balance according to this analysis should be \$ 1.230 .

This means you have a surplus of \$\frac{240}{}\$. This surplus must be returned to you unless it is less than \$50, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. We are sending you a check for the surplus.

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

[Account history of pre-rule and post-rule accounts computed using aggregate analysis.]

[Servicer's name, address, and toll-free number.]

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT — ACCOUNT HISTORY

— PROJEC	{COMPARE IT	LACTIVITY IN YOUR ES TO THE ANNUAL ESCRO 'EAR—WHICH WAS SEN	OW ACCOUNT DISCI	OSURE STATEMENT
statement of	or annual disclosure payn	delete material in brackets nent history was not delive graph should not be includ	ered in previous year.	count disclosure Delete "{" and "}" if it
Your month and interes	lly mortgage payment for t and went in	the past year wasto your escrow account.	of which	was for principal
Month	Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Account Balance
Starting bal	ance:			<u></u>
		[A filled-out example foll	lows.]	
\$	Under Federal law, y	nts from your account wo our low monthly balance s er your mortgage contract	should not have excee	eded \$
		thly balance was greater t		
***************************************	(a) the bill was	received later than expec	ted and paid later tha	n expected.
		received on time but paid		
		of your bill was		
-	(a) your monthly paymen	t for was larger t	han expected or paid	earlier than expected.
	(e) a surplus from the pre (f) other:	vious year had yet to be ϵ	энтіпатеа.	

[Projections for pre-rule and post-rule accounts computed using aggregate analysis.]

[Servicer's name, address, and toll-free number.]

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT — PROJECTIONS FOR COMING YEAR

YOUR MON	_ WILL BE FOR PRINCIP	MENT FOR THE COMING PAL AND INTEREST AND	YEAR WILL BE WILL G	OF WHICH O INTO YOUR
THIS IS AN BASED ON	ESTIMATE OF ACTIVIT PAYMENTS ANTICIPAT	Y IN YOUR ESCROW ACC	COUNT DURING THE	E COMING YEAR
Month	Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Account Balance
Starting bala	ance:			\$
		4 - 4 -		
		[A filled-out format foll	ows.]	
Your current according to	balance, from the last m this analysis should be \$	nonth of the account history	/, is \$ You	r starting balance
\$50, in which accordingly.	n case we have the addit	This surplus must I ional option of keeping it a check for the surplus.) (We	nd lowering your mor	nthly payments
of 12 months option of req	s unless the shortage is louesting payment within 1	This shortages than 1 month's deposite month. (We have decided to do nothing	t, in which case we had to collect it over 12	ave the additional
additional op	12 months unless the d	\$ This defined in the street of the st	nth's deposit, in whic	h case we have the
Surpius, Shor	tage, or deficiency. The	he servicer is to use the apservicer should then print ould not be included in the	the response selector	above if there is a d from the choices
(PLEASE KE	EP THIS STATEMENT F	FOR COMPARISON WITH XT ESCROW ACCOUNTI	THE ACTUAL ACTIV	VITY IN YOUR YEAR.)

[Account history of pre-rule and post-rule accounts computed using aggregate analysis.]

[Servicer's name, address, and toll-free number.]

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT — ACCOUNT HISTORY

THIS IS A STATEMENT OF ACTUAL ACTIVITY IN YOUR ESCROW ACCOUNT FROM SEPT. 1993 TO AUG. 1994. COMPARE IT TO THE ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT—
PROJECTIONS FOR COMING YEAR—WHICH WAS SENT TO YOU LAST YEAR ON _AUGUST 16 (ANOTHER COPY IS ENCLOSED).

YOUR MONTHLY MORTGAGE PAYMENT FOR THE PAST YEAR WAS \$ 1,324 OF WHICH \$ 1,124 WAS FOR PRINCIPAL AND INTEREST AND \$ 200 WENT INTO YOUR ESCROW ACCOUNT.

Month	Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Account Balance
Starting balan	ce:	••••••••••••••••••••••••••••••••		\$ <u>1.200</u>
September	200	0		1,400
October	200	680	taxes	920
November	200	600	insurance	520
December	200	0		720
January	200	0		920
February	200	0.00		1,120
March	200	0		1,320
April	200	0		1,520
May	200	0		1,720
June	200	. 0		1,920
July	200	1,000	taxes	1,120
August	200	0		1,320

Last year, we anticipated that payments from your account would be made during this period equaling \$_2.400_. Under Federal law, your low monthly balance should not have exceeded \$_400_ or 1/6 of anticipated payments. Under your mortgage contract, your low monthly balance should not have exceeded \$_400_.

1116 166	ison(s) that your low monthly balance	was greater than \$ 400	IS:	
	_(a) the bill was received late	er than expected and paid la	ter than ex	pected.
1 2 3 4	_(b) the bill was received on	time but paid later than expe	ected.	
XXX	_ (c) the projected amount of yourt		12.	
	_(d) your monthly payment for expected.	was larger than expecte	d or paid e	arlier than
	_(e) a surplus from the previous year	had yet to be eliminated.		
	_(f) other:	en e		S 44 %

[Projections for pre-rule and post-rule accounts computed using aggregate analysis.]

[Servicer's name, address, and toll-free number.]

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT — PROJECTIONS FOR COMING YEAR

YOUR MONTHLY MORTGAGE PAYMENT FOR THE COMING YEAR WILL BE \$ 1.314 OF WHICH \$ 1.124 WILL BE FOR PRINCIPAL AND INTEREST AND \$ 190 WILL GO INTO YOUR ESCROW ACCOUNT.

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

Month	Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Account Balance
Starting bala	nce:			\$ <u>1,090</u>
September	190	0		1,280
October	190	680	taxes	790
November	190	600	insurance	380
December	190	0		570
January	190	0	*	760
February	190	0		950
March	190	0		1,140
April	190	0		1,330
May	190	0	esti.	1,520
June	190	0		•
July	190	1,000	tavon	1,710
August	190	0	taxes	900 1,090

Your current balance, from the last month of the account history, is \$ 1.320 . Your starting balance according to this analysis should be \$ 1.090 .

This means you have a surplus of \$ 230. This surplus must be returned to you unless it is less than \$50, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. We are sending you a check for the surplus.

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

Appendix J to Part 3500—[Added]

APPENDIX J -- ANNUAL ESCROW ACCOUNT STATEMENT: THREE-YEAR CYCLE

[Servicer's name, address, and toll-free number.]

INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT

YOUR MONTHLY MORTGAGE PAYMENT FOR THE COMING YEAR WILL BE \$ 870 OF WHICH \$ 740 WILL BE FOR PRINCIPAL AND INTEREST AND \$ 130 WILL GO INTO YOUR ESCHOW ACCOUNT.

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

Month	Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Account Balance	
Starting bala	nce:			\$ <u>900</u>	Wife.
January	130	0 ***		1,030	-
February	130	600	taxes	560	
March	130	0		690	
, April -	130	240	Insurance	580	
May	130	. 0 ,		710	
- June \	130	. 0		. 840	
July August	130	0 - 1		970	
September	130 130	600	texes	500	
October	130	0		630	
November	130	0		/00	
December	130			** 890	*
January	130	·		1,020	
February	130				kin -en la
March	130-	360	taxes flood insurance	680	· 10618
April	. / 130	240	insurance	450 340	
May	130	o -	in Hauranice	470	4 %.·
June	130	Ŏ*	de de	470 427 600	
July **	130	o ''	Francisco Francisco	730	1000000
August	130	600	taxes	260	i e
September	130	0	- " "		
October	130	0		520	*****
November	130	0 6-50		- 320 - 650	with the
December	130	0	1. A ARREST	· 780	
January	130	. 0		910	
February	130	600	taxes	440	
March	130			570	
April	130	240	insurance	460	
May	130	. 0		₋ 590	
June	130	12 -710 -1.30		720	200
July	130	0	alia di tanci	850	
August :	130	* 600 · ·	taxes	380	
September October	130	. 0		510	
November	130 130	total and Variable sufficient		640	* *
December			and the second second	770	Ca. 25
pacatinal	130	0.		900	

(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: \$ 260

, BILLING CODE 4210-27-C

Dated: October 7, 1994.

Nicolas P. Retsinas,

Assistant Secretary for Housing-Federal

Housing Commissioner.

[FR Doc. 94-26583 Filed 10-25-94; 8:45 am]

BILLING CODE 4210-27-P