

Appendix G to Part 3500—[Added]

APPENDIX G — FORMAT

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

INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT

YOUR MONTHLY MORTGAGE PAYMENT FOR THE COMING YEAR WILL BE _____ OF WHICH _____ WILL BE FOR PRINCIPAL AND INTEREST AND _____ 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
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Starting balance: \$ _____

[A filled-out format follows.]

(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: \$ _____

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 from Escrow Account	Description	Escrow Account Balance
Starting balance:				<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	0		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

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 balance:				\$1,000
1	120	0		1,120
2	120	0		1,240
3	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	0		1,680
16	120	0		1,800
17	120	0		1,920
18	120	0		2,040
19	120	0		2,160
20	120	1,200	insurance	1,080
21	120	0		1,200
22	120	800	taxes	520
23	120	0		640
24	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

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

[INSTRUCTIONS TO PREPARER: delete material in brackets {} if initial escrow account disclosure
statement or annual disclosure payment history was not delivered in previous year. Delete "(“ and ”)" if it
was delivered. This instruction paragraph should not be included in the form.]

Your monthly mortgage payment for the past year was _____ of which _____ was for principal
and interest and _____ went into your escrow account.

Month	Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Account Balance
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Starting balance: \$ _____

[A filled-out example follows.]

Last year, we anticipated that payments from your account would be made during this period equaling
\$ _____. Under Federal law, your low monthly balance should not have exceeded \$ _____.
Under your mortgage contract, your low monthly balance should not have exceeded \$ _____.

- The reason(s) that your low monthly balance was greater than _____ is:
- _____ (a) the _____ bill was received later than expected and paid later than expected.
 - _____ (b) the _____ bill was received on time but paid later than expected.
 - _____ (c) the projected amount of your _____ bill was too great.
 - _____ (d) your monthly payment for _____ was larger than expected or paid earlier than expected.
 - _____ (e) a surplus from the previous year had yet to be eliminated.
 - _____ (f) 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 _____ OF WHICH
_____ WILL BE FOR PRINCIPAL AND INTEREST AND _____, WILL GO INTO YOUR ES-
CROW 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
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Starting balance: \$ _____

[A filled-out format follows.]

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

[This means you have a surplus of \$ _____. 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.) (We are keeping the surplus and lowering your monthly payments.)]

[This means you have a shortage of \$ _____. This shortage may be collected from you over a period of 12 months unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 1 month. (We have decided to collect it over 12 months.) (We will ask for it to be paid in 1 month.) (We have decided to do nothing.)]

[This means you have a deficiency of \$ _____. This deficiency may be collected from you over a period of 2 to 12 months unless the deficiency is less than 1 month's deposit, in which case we have the additional option of requesting payment within 1 month. (We will ask you to pay it over _____ months.) (We have decided to do nothing.)]

[INSTRUCTIONS TO PREPARER: The servicer is to use the appropriate paragraph above if there is a surplus, shortage, or deficiency. The servicer should then print the response selected from the choices given. This instruction paragraph should not be included in the form.]

(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 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 balance:			\$1,350
September	200	0		1,550
October	200	680	taxes	1,070
November	200	600	insurance	670
December	200	0		870
January	200	0		1,070
February	200	0		1,270
March	200	0		1,470
April	200	0		1,670
May	200	0		1,870
June	200	0		2,070
July	200	1,000	taxes	1,270
August	200	0		1,470

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 \$ 550.

Under your mortgage contract, your low monthly balance should not have exceeded \$ 550.

The reason(s) that your low monthly balance was greater than \$ 550 is:

_____ (a) the _____ bill was received later than expected and paid later than expected.

_____ (b) the _____ bill was received on time but paid later than expected.

XXX (c) the projected amount of your tax bill was too great.

_____ (d) your monthly payment for _____ was larger than expected or paid earlier than expected.

_____ (e) a surplus from the previous year had yet to be eliminated.

_____ (f) 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 balance:				\$1,230
September	190	0		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 \$ 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**

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

[INSTRUCTIONS TO PREPARER: delete material in brackets {} if initial escrow account disclosure
statement or annual disclosure payment history was not delivered in previous year. Delete "{" and "}" if it
was delivered. This instruction paragraph should not be included in the form.]

Your monthly mortgage payment for the past year was _____ of which _____ was for principal
and interest and _____ went into your escrow account.

Month	Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Account Balance
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Starting balance: \$ _____

[A filled-out example follows.]

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

The reason(s) that your low monthly balance was greater than _____ is:

- _____ (a) the _____ bill was received later than expected and paid later than expected.
- _____ (b) the _____ bill was received on time but paid later than expected.
- _____ (c) the projected amount of your _____ bill was too great.
- _____ (d) your monthly payment for _____ was larger than expected or paid earlier than expected.
- _____ (e) a surplus from the previous year had yet to be eliminated.
- _____ (f) other:

[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 _____ OF WHICH
_____ WILL BE FOR PRINCIPAL AND INTEREST AND _____ 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
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Starting balance: \$ _____

[A filled-out format follows.]

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

[This means you have a surplus of \$ _____. 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.) (We are keeping the surplus and lowering your monthly payments.)]

[This means you have a shortage of \$ _____. This shortage may be collected from you over a period of 12 months unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 1 month. (We have decided to collect it over 12 months.) (We will ask for it to be paid in 1 month.) (We have decided to do nothing.)]

[This means you have a deficiency of \$ _____. This deficiency may be collected from you over a period of 2 to 12 months unless the deficiency is less than 1 month's deposit, in which case we have the additional option of requesting payment within 1 month. (We will ask you to pay it over _____ months.) (We have decided to do nothing.)]

[INSTRUCTIONS TO PREPARER: The servicer is to use the appropriate paragraph above if there is a surplus, shortage, or deficiency. The servicer should then print the response selected from the choices given. This instruction paragraph should not be included in the form.]

(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**

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 balance:				<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		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.

The reason(s) that your low monthly balance was greater than \$ 400 is:

- (a) the _____ bill was received later than expected and paid later than expected.
- (b) the _____ bill was received on time but paid later than expected.
- (c) the projected amount of your tax bill was too great.
- (d) your monthly payment for _____ was larger than expected or paid earlier than expected.
- (e) a surplus from the previous year had yet to be eliminated.
- (f) other:

[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 balance:				\$1,090
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		1,520
June	190	0		1,710
July	190	1,000	taxes	900
August	190	0		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 ESCROW 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 balance:				\$900
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	130	0		970
August	130	600	taxes	500
September	130	0		630
October	130	0		760
November	130	0		890
December	130	0		1,020
January	130	0		1,150
February	130	600	taxes	680
March	130	360	flood insurance	450
April	130	240	insurance	340
May	130	0		470
June	130	0		600
July	130	0		730
August	130	600	taxes	260
September	130	0		390
October	130	0		520
November	130	0		650
December	130	0		780
January	130	0		910
February	130	600	taxes	440
March	130	0		570
April	130	240	insurance	460
May	130	0		590
June	130	0		720
July	130	0		850
August	130	600	taxes	380
September	130	0		510
October	130	0		640
November	130	0		770
December	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. Retinas,
Assistant Secretary for Housing-Federal
Housing Commissioner.

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