

INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT (Estimated)

Date: **1/25/1998** Loan Number: **12345** Case Number:

Borrower(s): **BARRY B. BUYER AND BARBARA BUYER**

Mailing Address: **999 REAL PROPERTY DRIVE
MORTGAGETOWN, CA 92567**

Servicing Company: **TEST LENDER
111 TEST STREET, STE. 111, TUSTIN, CA 92780**

Toll Free Number:

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	Payment to Escrow Account	Payment from Escrow Account	Description	Escrow Account Balance
Initial Deposit				\$475.00
March 1998	150.00	625.00	4*	150.00
April 1998	150.00			300.00
May 1998	150.00			450.00
June 1998	150.00			600.00
July 1998	150.00			750.00
August 1998	150.00			900.00
September 1998	150.00			1050.00
October 1998	150.00			1100.00
November 1998	150.00	625.00	4*	475.00
December 1998	150.00			325.00
January 1999	150.00			175.00
February 1999	150.00	550.00	2*	125.00

LEGEND

2* - HAZARD INSURANCE 550.00
4* - COUNTY TAXES 625.00

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Cushion selected for servicing \$

Your monthly mortgage payment for the coming year will be \$ 866.41 of which \$ 716.41 is for principal and interest and \$ 150.00 will go into your escrow account.

Your first _____ mortgage payment for the coming year will be \$ _____ of which \$ _____ is for principal and interest and \$ _____ will go into your escrow account.
The terms of your _____ loan may result in changes to the monthly principal and interest payments during the year.

BARRY B. BUYER **DATE**

BARBARA BUYER **DATE**