

**APPENDIX H-1: BIWEEKLY PAYMENTS —
EXAMPLE**

[Biweekly payments, biweekly accounting.]

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

INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT

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

Period	Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Account Balance
Initial deposit:				\$ 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.

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.