

APPENDIX L: SIDE-BY-SIDE PRESENTATION OF OLD PROJECTION AND HISTORY

[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 SEPTEMBER THROUGH AUGUST (LAST YEAR'S PROJECTIONS ARE NEXT TO THE ACTUAL ACTIVITY.)

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	Projected Payments to Escrow Account	Actual Payments to Escrow Account	Projected Payments from Escrow Account	Description	Actual Payments from Escrow Balance	Description	Projected Escrow Account Balance	Actual Escrow Account Balance
Starting balance							\$1,200	\$1,200
September	200	200	0				1,400	1,400
October	200	200	800	taxes	680 *	taxes	800	920
November	200	200	600	insurance	600	insurance	400	520
December	200	200	0				600	720
January	200	200	0				800	920
February	200	200	0				1,000	1,120
March	200	200	0				1,200	1,320
April	200	200	0				1,400	1,520
May	200	200	0				1,600	1,720
June	200	200	1,000	taxes			800	1,920
July	200	200	0		1,000 *	taxes	1,000	1,120
August	200	200	0				1,200	1,320

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount.

Last year, we anticipated that payments from your account would be made during this period equaling \$ 2,400. Under Federal law, your lowest monthly balance should not have exceeded \$ 400 or 1/6 of anticipated payments from the account, unless your mortgage contract or State law specifies a lower amount. Under your mortgage contract and State law, your lowest monthly balance should not have exceeded \$ 400.

Your actual lowest monthly balance was greater than \$ 400. The items with an asterisk on your Account History may explain this. If you want a further explanation, please call our toll-free number.