


+ [REDACTED]
[REDACTED]
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[REDACTED]
[REDACTED]



05/17/17
LOAN NO: [REDACTED]
www.loanadministration.com
Customer Service 888-262-0450

Please see the enclosed insert "Understanding Your Escrow Account Disclosure Statement". This handy guide is intended to help you understand your statement and answer some commonly asked questions about your escrow analysis.

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

As you know, we are required to maintain an escrow account which is used to pay your real estate taxes and/or insurance premiums. This account must be analyzed annually to determine whether enough funds are being collected monthly, and whether the account has a shortage or surplus based on the anticipated activity.

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PRESENT LOAN PAYMENT		
Your present payment consists of:	Principal & Interest (P&I)	\$1,031.62
	Escrow Deposit	\$875.89
Total Loan Payment		\$3,913.51

ANTICIPATED ANNUAL DISBURSEMENTS

These are the escrow items we anticipate we will collect for or pay on your behalf in the upcoming 12 month period. The dollar amount shown may be the last amount actually paid for that item, or may project the next amount to be defined by Federal law. Based on these anticipated disbursements, the amount of your escrow deposit is calculated and displayed here.

Bills due in the upcoming year:	Mortgage Ins	\$5,272.68	
	County Tax	\$4,217.67	
	Hazard Ins	\$1,290.00	
Annual Disbursements:		\$11,780.35	Net Relinquishable/Monthly Amount: \$898.36

ACCOUNT HISTORY

The following statement of activity in your escrow account from 07/16 through 06/17 displays actual activity as it occurred in your escrow account during that period. Your monthly mortgage payment was \$3,913.51 and \$875.89 went into your escrow account. If you received Account Projections with a prior analysis, they are included again here for comparison.

Over this period, an additional \$10.21 was deposited into your escrow account for interest on escrow.

Month	Payments		Disbursements		Description	Projected Escrow Account Balance	Actual Escrow Account Balance
	Projected	Actual	Projected	Actual			
					Beginning Balance	\$873.00	\$873.67
July	875.89	875.89	439.39		* FHA MIP	1,309.50	1,749.56
July				439.39*	FHA MIP	1,309.50	1,310.17
August	875.89	*	439.39		* FHA MIP	1,746.00	1,310.17
August				439.39*	FHA MIP	1,746.00	870.78
September	875.89	1,756.25*	439.39		* FHA MIP	2,182.50	2,627.03
September				439.39*	FHA MIP	2,182.50	2,187.64
September				1,050.83*	R.E. TAX	2,182.50	1,136.81

*** CONTINUED ON REVERSE SIDE ***

CMG FINANCIAL

A Division of CMG Mortgage, Inc. NMLS #1820

12/28/2017

Hours of Operation
Customer Service: Monday - Friday, 8:30 AM to 8:00 PM ET
Collections Dept: Monday - Friday, 8:30 AM to 10:00 PM ET

Qualified Written Requests, notifications of error, or requests for information concerning your loan must be directed to: P.O. Box 77433, Irving, NJ 07032

RE: Loan Number: [REDACTED]
Property Address: [REDACTED]

Dear Borrower(s):

You have been approved for the following foreclosure alternative:

Home Affordable Modification

Please review this offer in its entirety as it is important that you understand all of what is required of you in order to take advantage of the offer. With this modification, you will be required to make new affordable payments during a trial period. Please read this letter so that you understand all of the steps you need to take to modify your mortgage payments.

What you need to do...

You must advise us if you accept our offer of this foreclosure alternative within 14 days from the date of this notice. If you fail to do so, it may result in this offer of a foreclosure alternative being withdrawn. Please be aware that even if the effective date or initial payment date set forth at the bottom of this page is beyond the 14th day, we still must hear from you regarding your acceptance of the terms of this agreement.

To accept this offer, you must make your first monthly "trial period payment" under your Trial Period Plan (described below). To qualify for a permanent modification, you must make the following trial period payments in a timely manner, as specified in the Trial Period Plan below, instead of your normal monthly mortgage payments:

Trial Period Payment Number	Trial Period Payment	Due Date On or Before
1	\$3,222.89	02/01/2018
2	\$3,222.89	03/01/2018
3	\$3,222.89	04/01/2018

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