

**APPENDIX G-2: INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT —  
EXAMPLE**

[Monthly payments, monthly 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.

Month	Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Account Balance
Initial deposit: .....				\$1,200
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	1,000	taxes	800
July	200	0		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

YOUR MONTHLY MORTGAGE PAYMENT FOR THE COMING YEAR WILL BE \$ 1,324 OF WHICH  
\$ 1,124 WAS FOR PRINCIPAL AND INTEREST AND \$ 200 WILL GO INTO YOUR ESCROW  
ACCOUNT.