

Tax and Insurance Account Disclosure Statement

January 26, 2021

DELTA COMMUNITY CREDIT UNION
 P. O. Box 4029
 Peachtree City GA 30269
 (866)963-7811

Loan Number 2017012731
 Due Date 03/01/21

Property Address:
 1285 APPLE BLOSSOM DRIVE
 CUMMING GA 30041

NARESH RE CHALLA
 1285 APPLE BLOSSOM DR
 CUMMING GA 30041

Account History for 03/20 Through 02/21

Month	Projected T&I Pmt	Actual T&I Pmt	Projected T&I Disb	Actual T&I Disb	Disb Desc	Projected T&I Balance	Actual T&I Balance
Starting T&I Balance.....						1,892.69	1,784.20
March	378.54	0.00 *	0.00	0.00		2,271.23	1,784.20
April	378.54	838.26 *	0.00	0.00		2,649.77	2,622.46
May	378.54	419.13 *	0.00	0.00		3,028.31	3,041.59
June	378.54	419.13 *	0.00	0.00		3,406.85	3,460.72
	0.00	0.00	0.00	1,361.00 *	Hazard Insurance	3,406.85	2,099.72
July	378.54	419.13 *	1,322.00	0.00 *	Hazard Insurance	2,463.39	2,518.85
August	378.54	419.13 *	0.00	0.00		2,841.93	2,937.98
September	378.54	0.00 *	0.00	0.00		3,220.47	2,937.98
October	378.54	838.26 *	0.00	0.00		3,599.01	3,776.24
	0.00	0.00	0.00	3,654.99 *	County Taxes	3,599.01	121.25 **
November	378.54	419.13 *	3,220.47	0.00 *	County Taxes	757.08	540.38
December	378.54	419.13 *	0.00	0.00		1,135.62	959.51
January	378.54	419.13 *	0.00	0.00		1,514.16	1,378.64
February	378.54	0.00 *	0.00	0.00		1,892.70	1,378.64
Totals.....	4,542.48	4,610.43	4,542.47	5,015.99			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. An "E" indicates estimates for future payments or disbursements.

The mortgage payment, as of the last T&I Account Disclosure Statement, was 1,928.65. The breakdown was as follows: 1,509.52 Principal and Interest, 419.13 T&I, 0.00 Miscellaneous Insurance, 0.00 Subsidy.

Last year, we anticipated that disbursements from the T&I account would be made during this period equalling 4,542.47. Under RESPA, the low monthly T&I balance should not have exceeded 757.08, or 1/6 of anticipated disbursements. Under the mortgage contract, the low monthly T&I balance should not have exceeded 757.08. Under the servicers selected low point, the low monthly T&I balance should not have exceeded 757.08. The low balance was 121.25**.

Review the difference in the activity that we projected to occur against the actual history. Possibilities for not reaching the low balance may include:

1. A tax bill, insurance bill, or other T&I item was paid at a lower amount than projected, or was paid later than projected.
2. A surplus from a prior year was not eliminated.
3. Unscheduled deposits were made to the T&I account.
4. Unscheduled disbursements were made from the T&I account.

For further explanation, please call Mortgage Servicing Department.