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Ewing, NJ 08628



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RENJITH R ALANJIKKAL RAVINDRAN  
415 WHITLEY WAY  
MT JULIET TN 37122-1006



01/19/21  
LOAN NO: 0140454927  
www.myFBmortgage.com  
Customer Service 855-753-6209

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

Our records indicate that your loan has recently paid off in full or your escrow account has been removed. As a result, we are required to provide you with this final escrow account disclosure statement.

#### ACCOUNT HISTORY

The following statement of activity in your escrow account from 05/20 through 01/21 displays actual activity as it occurred in your escrow account during that period. Your monthly mortgage payment was \$2,687.15 and \$510.34 went into your escrow account. If you received Account Projections with a prior analysis, they are included again here for comparison.

Month	Payments		Disbursements		Description	Projected Escrow Account Balance	Actual Escrow Account Balance
	Projected	Actual	Projected	Actual			
					Beginning Balance	\$0.00	\$2,428.86
JUN 2020		510.34 *				0.00	2,939.20
JUL 2020		510.34 *		122.80 *	PMI	0.00	3,326.74
JUL 2020				122.80 *	PMI	0.00	3,203.94
AUG 2020		510.34 *		122.80 *	PMI	0.00	3,591.48
SEP 2020		510.34 *		122.80 *	PMI	0.00	3,979.02
OCT 2020		510.34 *		122.80 *	PMI	0.00	4,366.56
NOV 2020		510.34 *		122.80 *	PMI	0.00	4,754.10
DEC 2020		970.89 *		122.80 *	PMI	0.00	5,602.19
DEC 2020				122.80 *	PMI	0.00	5,479.39
DEC 2020				1,800.00 *	R.E. TAX	0.00	3,679.39
DEC 2020				119.00 *	R.E. TAX	0.00	3,560.39
JAN 2021				3,560.39 *	ESC REFUND	0.00	0.00

An asterisk (\*) beside an amount indicates a difference from projected activity either in the amount or the date. Please note since mortgage insurance is paid monthly on the annual renewal date of the premium and PMI is paid monthly for the prior month's premium, additional asterisks report in the Account History for these items, if applicable.

Should you have any questions about this Escrow Analysis, please call our Customer Service Department at 855-753-6209.



SX0371-00A



DRAWN ON  
CENLAR FSB  
DISBURSEMENT CLEARING  
PIF FB8 0140454927

7136  
2312

CHECK NO  
528337

MO/DAY/YR  
01/19/21

FOR PAYMENT OF ESCROW TO MORTGAGOR

\*\* Three Thousand Five Hundred Sixty and 39/100 Dollars \*\*

PAY TO  
THE ORDER  
OF

Renjith R Alanjikkal Ravindran  
415 Whitley Way  
MT Juliet TN 37122-1006

AMOUNT  
\$\*\*\*\*\*3,560.39

VOID IF NOT CASHED WITHIN 180 DAYS

Security features included. Details on back.

AUTHORIZED SIGNATURE

MP

5 28 33 7 23 1 2 7 1 36 5 0 1 6 8 0 0 2 2 8 4

0000356039

ENDORSE HERE

X \_\_\_\_\_

DO NOT WRITE, STAMP OR SIGN BELOW  
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\* FEDERAL RESERVE BANK REGULATION CC

