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SELVARAJ SIVAPERUMAL
4486 S MONTANA DR
CHANDLER AZ 85248-4059

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LOAN:
modeloan.loanadministration.com
Customer Service 866-861-2639

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

This section is the actual activity that occurred between 12/20 through 01/21. It represents the period of time between the last analysis statement date and the last analysis effective date. Over this period, an additional \$0.00 was deposited into your escrow account for interest on escrow.

Month	Actual Escrow Payments	Actual Escrow Disbursements	Actual Escrow Description	Balance
			Beginning Balance	\$3,909.54
DEC 2020	0.00	2,202.51	ESC REFUND	1,707.03
DEC 2020	0.00	268.70	PMI	1,438.33
DEC 2020	0.00	432.00	HAZARD INS	1,006.33
JAN 2021	569.92	268.70	PMI	1,307.55

The following statement of activity in your escrow account from 02/21 through 12/21 displays actual activity as it occurred in your escrow account during that period. Your monthly mortgage payment was \$2,502.65 and \$573.41 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	\$1,307.55	\$1,307.55
FEB 2021	573.41	573.41	268.70		* PMI	1,612.26	1,880.96
FEB 2021				268.70	* PMI	1,612.26	1,612.26
MAR 2021	573.41	573.41	268.70		* PMI	1,916.97	2,185.67
MAR 2021				268.70	* PMI	1,916.97	1,916.97
APR 2021	573.41	573.41	268.70		* PMI	2,221.68	2,490.38
APR 2021			1,612.26	842.51	* R.E. TAX	609.42	1,647.87
APR 2021				268.70	* PMI	609.42	1,379.17
MAY 2021	573.41	573.41	268.70		* PMI	914.13	1,952.58
MAY 2021				268.70	* PMI	914.13	1,683.88
JUN 2021	573.41	573.41	268.70		* PMI	1,218.84	2,257.29
JUN 2021				268.70	* PMI	1,218.84	1,988.59
JUL 2021	573.41	2,775.92 *	268.70		* PMI	1,523.55	4,764.51
JUL 2021				268.70	* PMI	1,523.55	4,495.81
AUG 2021	573.41	573.41	268.70		* PMI	1,828.26	5,069.22
AUG 2021				268.70	* PMI	1,828.26	4,800.52
SEP 2021	573.41	573.41	268.70		* PMI	2,132.97	5,373.93
SEP 2021				268.70	* PMI	2,132.97	5,105.23
OCT 2021	573.41	573.41	268.70		* PMI	2,437.68	5,678.64
OCT 2021			1,612.26	1,109.13	* R.E. TAX	825.42	4,569.51
OCT 2021				268.70	* PMI	825.42	4,300.81
NOV 2021	573.41	939.62 *	268.70		* PMI	1,130.13	5,240.43
NOV 2021				537.40	* PMI	1,130.13	4,703.03
DEC 2021	573.41	*	268.70		* PMI	1,434.84	4,703.03

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DRAWN ON
CENLAR FSB
DISBURSEMENT CLEARING
PIF A68 0134758390

7136
2312

CHECK NO
969260

MO/DAY/YR
12/06/21

FOR PAYMENT OF ESCROW TO MORTGAGOR

** Four Thousand Seven Hundred Three and 3/100 Dollars **

PAY TO Selvaraj Sivaperumal
THE ORDER 4486 S Montana Dr
OF Chandler AZ 85248-4059

AMOUNT
\$*****4,703.03

VOID IF NOT CASHED WITHIN 180 DAYS

Security features included. Details on back.

Meghan S. Lopez
MP

AUTHORIZED SIGNATURE

**** CONTINUATION ****

DEC 2021				4,703.03 *	ESC REFUND	1,434.84	
JAN 2022	573.41	*	268.70	*	PMI	1,739.55	0.00
JAN 2022			432.00	*	HAZARD INS	1,307.55	

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 866-861-2639.

ENDORSE HERE

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