

First Community Mortgage, Inc.  
 1 Corporate Drive, Suite 360  
 Lake Zurich, IL 60047-8945

<b>ANTICIPATED ESCROW ACCOUNT DISBURSEMENTS</b>	
MORTGAGE INS	\$499.92
COUNTY TAX	\$3,755.00
HAZARD INS	\$636.00
<b>Total</b>	<b>\$4,890.92</b>

**ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT  
 AND CHANGE OF PAYMENT NOTICE PREPARED FOR  
 ACCOUNT NUMBER: 1469424400  
 ESCROW ANALYSIS DATE: 01/27/2022**

**NEW PAYMENT IS AS FOLLOWS:**

Principal and Interest	\$942.84
Required Escrow Payment	\$407.58
Shortage/Surplus Spread	\$65.24
Optional Coverages	
Buydown or Assistance Payments	
Other	

+ 2049847 000125047 2020

Pankaj Kumar  
 6900 Leander Ave NE  
 Albuquerque, NM 87109-6916



<b>Total Payment</b>	<b>\$1,415.66</b>
<b>New Payment Effective Date:</b>	<b>03/01/2022</b>

First Community Mortgage, Inc. has completed an analysis of your escrow account, and has adjusted your mortgage payment to reflect changes in your real estate taxes or property insurance. The escrow items to be disbursed from your account over the next twelve months are itemized above.

**ESCROW ACCOUNT PROJECTION FOR THE COMING YEAR**

The following estimate of activity in your escrow account from 03/2022 through 02/2023 is provided for your information. All payments we anticipate receiving as well as disbursements we anticipate making on your behalf are included, along with the Projected Escrow Account Balance, derived by carrying forward your current actual escrow balance. The Required Escrow Account balance displays the amount actually required to be on hand as specified by Federal law, State law and your mortgage documents, and may include a cushion of up to 1/6th of your Annual Disbursements. Please retain this statement for comparison with the actual activity in your account at the end of the next escrow account computation year.

MONTH	PAYMENTS TO ESCROW ACCOUNT		PAYMENTS FROM ESCROW ACCOUNT				ESCROW ACCOUNT BALANCE	
		MIP/PMI	TAXES	FLOOD	HAZ. INS.	SPECIAL	PROJECTED	REQUIRED
STARTING BAL							\$1,094.66	\$1,877.49
MAR	\$407.58	\$41.66					\$1,460.58	\$2,243.41
APR	\$407.58	\$41.66	\$1,877.50				\$51.00-	\$731.83 *
MAY	\$407.58	\$41.66					\$314.92	\$1,097.75
JUN	\$407.58	\$41.66					\$680.84	\$1,463.67
JUL	\$407.58	\$41.66					\$1,046.76	\$1,829.59
AUG	\$407.58	\$41.66					\$1,412.68	\$2,195.51
SEP	\$407.58	\$41.66					\$1,778.60	\$2,561.43
OCT	\$407.58	\$41.66			\$636.00		\$1,508.52	\$2,291.35
NOV	\$407.58	\$41.66	\$1,877.50				\$3.06-	\$779.77
DEC	\$407.58	\$41.66					\$362.86	\$1,145.69
JAN	\$407.58	\$41.66					\$728.78	\$1,511.61
FEB	\$407.58	\$41.66					\$1,094.70	\$1,877.53
<b>Total</b>		\$499.92	\$3,755.00		\$636.00			

\*Indicates your projected low point of \$51.00-. Your required reserve balance is \$731.83. The difference between the projected low point and required reserve balance is \$782.83. This is your shortage. Your escrow shortage has been spread over a 12 month period, which may result in an increase in your payment.

If you have questions regarding this analysis, please write our Customer Service Department at First Community Mortgage, Inc., 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945 or call toll free 1-855-201-6650, Monday through Friday, 8:00 am to 5:00 pm, CST.

**THIS DOCUMENT IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. IF YOU ARE IN BANKRUPTCY OR HAVE BEEN DISCHARGED IN BANKRUPTCY, THIS LETTER IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT IN VIOLATION OF THE AUTOMATIC STAY OR THE DISCHARGE INJUNCTION OR AN ATTEMPT TO RECOVER ALL OR ANY PORTION OF THE DEBT FROM YOU PERSONALLY.**

**ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - ACCOUNT HISTORY**

Account Number: 1469424400

Name: Pankaj Kumar

This is a statement of actual activity in your escrow account from 08/2021 through 02/2022. Last year's projections are next to the actual activity. Your mortgage payment for the past year was \$1,284.24 of which \$942.84 was for principal and interest and \$341.40 went into your escrow account. An asterisk(\*) indicates a difference from a previous estimate either in the date or the amount. A 'Y' indicates a projected disbursement or payment.

MONTH	PAYMENTS TO ESC. ACCT. PROJECTED	ESC. ACCT. ACTUAL	PAYMENTS FROM ESC. ACCT. PROJECTED	ESC. ACCT. ACTUAL	DESCRIPTION	ESCROW BAL. PROJECTED	COMPARISON ACTUAL
STARTING BAL						\$1,509.98	\$1,509.98
AUG	\$341.40	\$341.40	\$41.66	*	PMI INS	\$1,809.72	\$1,851.38
AUG				\$41.66 *	PMI INS	\$1,809.72	\$1,809.72
SEP	\$341.40	\$341.40	\$41.66	*	PMI INS	\$2,109.46	\$2,151.12
SEP				\$41.66 *	PMI INS	\$2,109.46	\$2,109.46
SEP				\$636.00 *	HOME INS	\$2,109.46	\$1,473.46
OCT	\$341.40	\$341.40	\$41.66	*	PMI INS	\$2,409.20	\$1,814.86
OCT			\$622.00	*	HOME INS	\$1,787.20	\$1,814.86
OCT				\$41.66 *	PMI INS	\$1,787.20	\$1,773.20
NOV	\$341.40	\$341.40	\$41.66	*	PMI INS	\$2,086.94	\$2,114.60
NOV			\$1,487.46	*	COUNTY TAX	\$599.48	\$2,114.60
NOV				\$41.66 *	PMI INS	\$599.48	\$2,072.94
DEC	\$341.40	\$341.40	\$41.66	*	PMI INS	\$899.22	\$2,414.34
DEC				\$41.66 *	PMI INS	\$899.22	\$2,372.68
DEC				\$1,877.50 *	COUNTY TAX	\$899.22	\$495.18
JAN	\$341.40	\$341.40	\$41.66	*	PMI INS	\$1,198.96	\$836.58
JAN				\$41.66 *	PMI INS	\$1,198.96	\$794.92
FEB	\$341.40	\$341.40 Y	\$41.66	\$41.66 Y	PMI INS	\$1,498.70	\$1,094.66
MAR	\$341.40	*	\$41.66	*	PMI INS	\$1,798.44	\$0.00
APR	\$341.40	*	\$41.66	*	PMI INS	\$2,098.18	\$0.00
APR			\$1,487.46	*	COUNTY TAX	\$610.72	\$0.00
MAY	\$341.40	*	\$41.66	*	PMI INS	\$910.46	\$0.00
JUN	\$341.40	*	\$41.66	*	PMI INS	\$1,210.20	\$0.00
JUL	\$341.40	*	\$41.66	*	PMI INS	\$1,509.94	\$0.00
Total	\$4,096.80	\$2,389.80	\$4,096.84	\$2,805.12			

OVER THIS PERIOD, AN ADDITIONAL \$0.00 WAS DEPOSITED INTO YOUR ESCROW ACCOUNT FOR INTEREST ON ESCROW.

Last year, we anticipated that payments from your escrow account would be made during this period equaling \$4,096.84. Under Federal Law, your lowest balance should not have exceeded \$682.80 or 1/6TH of anticipated payments from the account, unless your mortgage contract or state law specified a lower amount. Under your mortgage contract and/or state law, your lowest balance should not have exceeded \$599.48.