



0-749-66742-0001693-001-001-000-000-000

LOAN NUMBER: 1300023925
 PREPARED: January 13, 2023

TEJA REDDY GATLA
 19240 MOSSY PINE DR
 TAMPA FL 33647-3771

CUSTOMER SERVICE 1-800-822-5626

pnc.com/mortgagecustomercare

Your Escrow Summary

Real Estate Settlement Procedures Act (RESPA) guidelines require us to provide you with an Annual Escrow Analysis Statement which includes all of your escrow disbursements from the previous year, as well as your estimated escrow disbursements for the upcoming year. All of the information that is provided on your enclosed annual escrow analysis statement is regulated by RESPA and cannot be changed. In an effort to simplify the escrow account information and monthly payment information that is calculated on the original document, we have also included this summary which will provide you with a quick snapshot of your actual escrow analysis statement. Please note that increases or decreases in your property taxes and/or insurance premiums will result in a change in your monthly payment amount, and may result in an escrow shortage or surplus.

	<u>New Monthly Payment</u>	<u>Current Monthly Payment</u>
Payment Effective Date	March, 2023	March, 2022
Payment Amount	\$3,016.40	\$2,631.19
<u>Monthly Payment Breakdown</u>	<u>New Monthly Payment</u>	<u>Current Monthly Payment</u>
Principal & Interest	\$1,644.74	\$1,644.74
Escrow Items	\$1,145.85	\$986.45
Escrow Surplus/Shortage Amount	\$225.81	\$0.00
Total Monthly Payment	\$3,016.40	\$2,631.19
<u>Monthly Escrow Collection Amount</u>	<u>New Monthly Collection Amount</u>	<u>Current Monthly Collection Amount</u>
Monthly Tax Amount	\$963.22	\$811.15
Monthly Insurance Amount	\$64.25	\$56.92
Monthly MIP/PMI Amount	\$118.38	\$118.38
Monthly Surplus/Shortage Amount	\$225.81	\$0.00
Total Monthly Escrow Amount	\$1,371.66	\$986.45
<u>Annual Escrow Collection Amount</u>	<u>New Annual Collection Amount</u>	<u>Current Annual Collection Amount</u>
Annual Tax Amount	\$11,558.60	\$9,733.80
Annual Insurance Amount	\$771.00	\$683.00
Annual MIP/PMI Amount	\$1,420.56	\$1,420.56
Total Annual Escrow Collection Amount	\$13,750.16	\$11,837.36

Please see reverse for more information and Frequently Asked Questions about escrow analysis.

Frequently Asked Questions

Why did my payment change?

An increase or decrease in your payment may be a result of an increase or decrease in your property taxes and / or insurance premiums and may result in an escrow shortage or surplus. An increase or decrease in your taxes may be due to a property reassessment, a change in the tax rate, a change in an exemption or a special assessment. An increase or decrease in your hazard insurance premium may be caused by a change in / or amount of your insurance coverage, or an increase in your insurance rate.

Can my mortgage company provide me with information concerning why there were changes in my tax payments, special assessments, or insurance premiums?

We apologize but your mortgage company does not have information as to why your taxes insurance or special assessments have changed. Please contact your local tax office or your insurance agent for further assistance.

What should I do if I receive a tax bill?

If you have an escrow account for taxes and the bill is for the current taxes due, we will obtain the tax bills from the tax collector. If you have an escrow account for taxes and the tax bill is for delinquent taxes due, please call us at 1-800-822-5626. If it is necessary to send a copy of your tax bill to us, please include your loan number and forward it to:

*PNC Bank
Attn: Tax Department-B6-YM13-01-7
P.O. Box 1804
Dayton, OH 45401-1804*

- PA, CA, VA, MD, NJ, ID, IA, ME, and CT Customers: Supplemental or special / additional assessment tax is not escrowed. You will be responsible for paying these bills.

What should I do if I receive an insurance renewal notice and a bill requesting payment?

If you have an escrow account for insurance, please forward a copy of your bill with your loan number to:

*PNC Bank, NA
ISAOA ATIMA
P.O. Box 7433
Springfield, OH 45504
1-888-229-5429*

If there is a shortage in my escrow account, what should I do?

The shortage in your recent escrow analysis was automatically spread across upcoming payments, interest free. However, if you wish to discuss options that do not result in an increase in your payment, please contact us via the following options. Visit a local Branch, visit our Online Banking, or call our Customer Care team.

My payment is deducted from my checking account each month, if my payment changed do I need to do anything to adjust the payment amount currently being deducted?

If your payment is deducted from your checking account each month, the new payment amount will automatically be deducted from your account.

For future reference, please note the following methods available for you to contact us:

<p>Website / Online Loan Information Account Access 24 hours a day – 7 days a week pnc.com/mortgagecustomercare</p>	<p>Voice Connect / Customer Service Convenient • Toll-Free • Easy-To-Use 1-800-822-5626</p>
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Mailing Addresses:

<p>Customer Service Inquiries PNC Bank, NA Attn: Customer Service Research B6-YM07-01-7 P.O. Box 1820 Dayton, OH 45401-1820</p>	<p>Overnight / Express Mail Payments C/O PNC Bank Lockbox 771021 350 East Devon Ave Itasca, IL 60143</p>
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PNC Bank, a division of PNC Bank, National Association

PNC Bank, National Association



P.O. Box 1820
Dayton, OH 45401-1820
Website: pnc.com/mortgagecustomercare
Customer Care Center: 1-800-822-5626

**ESCROW ACCOUNT
DISCLOSURE STATEMENT**

LOAN NUMBER: 1300023925
DATE: January 13, 2023

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PROPERTY ADDRESS:
19240 MOSSY PINE DR
TAMPA, FL 33647

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TAMPA FL 33647-3771

CURRENT MONTHLY MORTGAGE PAYMENT		NEW PAYMENT INFORMATION	
Principal & Interest	1,644.74	Principal & Interest	1,644.74
Escrow	986.45	Escrow	1,145.85
Total Payment	2,631.19	Prorated Escrow Shortage	225.81
		Total Payment	3,016.40
		New Payment Effective Date	03/01/23

COMING YEAR ESCROW PROJECTION

This statement provides a detailed summary of activity related to your escrow account. PNC Bank maintains your escrow account to pay such items as property taxes, insurance premiums, and mortgage insurance.

This section lists a 12-month running escrow balance to determine the appropriate target balance and to determine if a shortage or surplus exists. This is a projection of the anticipated activity in your escrow account for the coming 12 months.

ANTICIPATED ESCROW DISBURSEMENT		MONTH	PAYMENTS TO ESCROW	DESCRIPTION	PAYMENTS FROM ESCROW	CUR BAL PROJECTION	REQ BAL PROJECTION
MORTGAGE INS	\$1,420.56			BEGINNING BALANCE		2,427.54	5,137.30
HAZARD INS	\$771.00	March	1,145.85	PMI	118.38	3,455.01	6,164.77
COUNTY TAX	\$11,558.60	April	1,145.85	PMI	118.38	4,482.48	7,192.24
		May	1,145.85	PMI	118.38	5,509.95	8,219.71
		May		HAZARD INS	771.00	4,738.95	7,448.71
		June	1,145.85	PMI	118.38	5,766.42	8,476.18
TOTAL DISBURSEMENTS	\$13,750.16	July	1,145.85	PMI	118.38	6,793.89	9,503.65
		August	1,145.85	PMI	118.38	7,821.36	10,531.12
DIVIDED BY 12 MONTHS		September	1,145.85	PMI	118.38	8,848.83	11,558.59
MONTHLY ESCROW DEPOSIT	\$1,145.85	October	1,145.85	PMI	118.38	9,876.30	12,586.06
		November	1,145.85	PMI	118.38	10,903.77	13,613.53
		November		COUNTY TAX	11,558.60	-654.83 *	2,054.93 **
		December	1,145.85	PMI	118.38	372.64	3,082.40
		January	1,145.85	PMI	118.38	1,400.11	4,109.87
		February	1,145.85	PMI	118.38	2,427.58	5,137.34

CALCULATION OF ESCROW ADJUSTMENT	
BEGINNING PROJECTED BALANCE	\$2,427.54
BEGINNING REQUIRED BALANCE	\$5,137.30
ESCROW SHORTAGE	\$2,709.76

The required minimum balance allowed by federal law (RESPA) is two times your monthly escrow payment (excluding MIP/PMI), unless your mortgage document or state law specifies a lower amount.

* The projected escrow balance at the low point.
** The lowest balance the escrow account should attain during the projected period.

MORE INFORMATION ON REVERSE SIDE

This is an attempt to collect a debt and/or enforce our lien. Any information obtained will be used for that purpose unless prohibited by applicable law. However, if this debt has been discharged or if you are protected by the automatic stay in bankruptcy, we are not attempting to collect the debt from you personally, and if we have obtained relief from the automatic stay, we will only exercise our rights against the property itself. By providing this notice we do not waive any applicable exemptions from state or federal collection laws.
If you are requesting modified payments or other loss mitigation, please note that normal collection activity, collection litigation and/or foreclosure activity may continue on your loan to the extent allowed by law while your request is being reviewed. Any information requested may be necessary to determine your eligibility for loss mitigation options.

IMPORTANT MESSAGES

The shortage in your recent escrow analysis was automatically spread across your upcoming payments, interest free. However, if you wish to discuss options that do not result in an increase in your payment, please contact us via the following options: Visit a local Branch, visit our Online Banking, or call our Customer Care team.

Make your check, money order or cashier's check payable to PNC Bank. All Payments must be funds from a U.S. Bank Account and are subject to PNC's acceptance. **Do NOT send cash by mail.**

INTERNET REPRINT



How to contact us or make your monthly Mortgage payments:



Make your check, money order or cashier's check payable to PNC Bank and include your loan number and allocation instructions on memo line. **Do not send cash by mail.**



Online Banking Payments:
pnc.com/mortgagecustomercare

Regular Mail:
PNC Mortgage
Payments
P.O. Box 771021
Chicago, IL 60677

Overnight:
C/O PNC Bank
Lockbox 771021
350 East Devon Ave
Itasca, IL 60143



We are here, if you have questions or need assistance, please contact our Customer Care Center at 1-800-822-5626.
Monday-Thursday 8:00 a.m. - 9:00 p.m. ET
Friday 8:00 a.m. - 5:00 p.m. ET
Saturday 9:00 a.m. - 2:00 p.m. ET
You can also visit your local PNC branch.

All payments must be funds from a U.S. Bank Account and are subject to PNC's acceptance.

749-2034-0612F

ESCROW ACCOUNT DISCLOSURE STATEMENT

LOAN NUMBER: 1300023925

DATE: January 13, 2023

Your projected escrow balance as of 02/28/23 is \$2,427.54. Your required beginning escrow balance, according to this analysis, should be \$5,137.30. This means you have a shortage of \$2,709.76. We have divided the shortage interest-free, over 12 months. If you choose to pay the shortage in full, then your new monthly mortgage payment will be reduced to \$2,790.59.

Once during this analysis period, your required escrow balance should be reduced to a target balance of \$2,054.93, as it does in November. Under Federal law, your target balance should not exceed an amount equal to two months of escrow payments for taxes and insurance, unless your mortgage document or state law specifies a lower amount.

Projected Activity from the Previous Analysis

This is a projection of the activity for your escrow account from the Previous Analysis. This projection was based on the disbursements anticipated to be made from your escrow account. Compare this projection to the actual escrow activity in the Account History (summarized below).

The escrow payment in this projection may not equal the escrow payment in the Account History if an adjustment was made to collect a shortage or refund a surplus.

Adjustments to the payment and differences between the anticipated and actual disbursements may prevent the actual balance from reaching the projected low escrow balance.

Date	Description	Payments	Disbursements	Balance
	BEGINNING BALANCE			4,340.30
03/22	PMI	986.45	118.38	5,208.37
04/22	PMI	986.45	118.38	6,076.44
05/22	PMI	986.45	118.38	6,944.51
05/22	HAZARD INS		683.00	6,261.51
06/22	PMI	986.45	118.38	7,129.58
07/22	PMI	986.45	118.38	7,997.65
08/22	PMI	986.45	118.38	8,865.72
09/22	PMI	986.45	118.38	9,733.79
10/22	PMI	986.45	118.38	10,601.86
11/22	PMI	986.45	118.38	11,469.93
11/22	COUNTY TAX		9,733.80	1,736.13 **
12/22	PMI	986.45	118.38	2,604.20
01/23	PMI	986.45	118.38	3,472.27
02/23	PMI	986.45	118.38	4,340.34
TOTAL		11,837.40	11,837.36	

Account History

This is a statement of actual escrow account activity from January 2022 through February 2023. Compare it to the Projected Activity from the Previous Analysis which appears above the Account History.

Your total mortgage payment during the past year was \$2,631.19 of which \$1,644.74 was your Principal and Interest payment and \$986.45 was your escrow payment.

Date	Description	Payments	Disbursements	Balance
	BEGINNING BALANCE			4,340.30
01/22	ESC REFUND		1,631.12	3,472.23
02/22	PMI	986.45	118.38	4,340.30
03/22		986.45	*	5,326.75
03/22	PMI		118.38 *	5,208.37
04/22		986.45	*	6,194.82
04/22	PMI		118.38 *	6,076.44
05/22		986.45	*	7,062.89
05/22	HAZARD INS		771.00 *	6,291.89
05/22	PMI		118.38 *	6,173.51
06/22		986.45	*	7,159.96
06/22	PMI		118.38 *	7,041.58
07/22		986.45	*	8,028.03
07/22	PMI		118.38 *	7,909.65
08/22		986.45	*	8,896.10
08/22	PMI		118.38 *	8,777.72
09/22		986.45	*	9,764.17
09/22	PMI		118.38 *	9,645.79
10/22		986.45	*	10,632.24
10/22	PMI		118.38 *	10,513.86
11/22		986.45	*	11,500.31
11/22	COUNTY TAX		11,558.60 *	-58.29
11/22	PMI		118.38 *	-176.67
12/22		986.45	*	809.78
12/22	PMI		118.38 *	691.40
01/23		986.45	*	1,677.85
01/23	PMI		118.38 *	1,559.47
02/23	PMI	986.45 e	118.38 e	2,427.54
TOTAL		12,823.85	15,499.66	

* Indicates a difference from projected activity either in the amount or the date.



Do not cash if you do not clearly see the words "ORIGINAL DOCUMENT".

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTION USE

X

Loan Number: 1300023925
Statement Date: 01/13/23

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** Required minimum escrow balance.

"e" Indicates estimates for future payments or disbursements.

If you have any questions about this analysis statement, please visit us at pnc.com/mortgagecustomercare to send us an email, write to us at PNC Bank; Attention: Customer Service Research; B6-YM07-01-7, PO Box 1820; Dayton, OH 45401 or call our Customer Service Department toll free number 1-800-822-5626.

Disclosure required by the Federal Homeowners Protection Act of 1998

Notice Concerning Private Mortgage Insurance

If your loan closed prior to July 29, 1999:

Your mortgage loan has Private Mortgage Insurance (PMI). PMI protects lenders and others against financial loss when borrowers default. Charges for the insurance are added to your loan payments. Under some circumstances you may be able to cancel PMI, either with the consent of the lender or in accordance with state law. For information about PMI cancellation, contact us toll free by phone or by a written request.

Private Mortgage Insurance Disclosure

If your loan closed on or after July 29, 1999 and is an owner occupied single family dwelling:

Private Mortgage Insurance: Your mortgage loan requires Private Mortgage Insurance (PMI). PMI protects lenders and others against financial loss when borrowers default. Charges for the insurance are added to your loan payments. Under certain circumstances, federal law gives you the right to cancel PMI or requires that PMI automatically terminate. Cancellation or termination of PMI does not affect any obligation you have to maintain other types of insurance.

Borrower Requested Cancellation of PMI: You have the right to request that PMI be canceled on or after either of these dates: (1) the date the principal balance of your loan is first scheduled to reach 80% of the original value of the property or (2) the date the principal balance actually reached 80% of the original value of the property. PMI will only be canceled on these dates if (1) you submit a written request for cancellation; (2) you have a good payment history (see below for explanation); and (3) we receive at your expense and through an appraiser chosen by PNC Bank, evidence that the value of the property has not declined below its original value, and certification that there are no subordinate liens on the property. A "good payment history" means no payments 60 or more days past due within two years and no payments 30 or more days past due within one year of the cancellation date. "Original value" means the lesser of the contract sales price of the property or the appraised value of the property at the time the loan was closed. In order to determine if you are eligible for borrower requested cancellation of PMI, or to order an appraisal for PMI deletion, contact us toll free by phone or by a written request.

Automatic Termination of PMI: If you are current on your loan payments, PMI will automatically terminate on the date the principal balance of your loan is first scheduled to reach 78% of the original value of the property. Please note: This date is scheduled based off your original amortization schedule (if a fixed rate mortgage) or your current amortization schedule (if an adjustable rate mortgage) and **the date does not change due to principal balance reductions**. If you are not current on your loan payments as of that date, PMI will automatically terminate when you thereafter become current on your payments. In any event, PMI will not be required on your mortgage loan beyond the date that is the midpoint of the amortization period for the loan if you are current on your payments on that date.

If your loan closed on or after July 29, 1999, and the property securing your mortgage loan was a vacation or second home, investment property, 2-4 family or other multifamily dwelling:

The conditions for canceling Private Mortgage Insurance (PMI) for loans secured by vacation or second homes, investment properties, 2-4 family dwellings, or other multifamily dwellings are not covered under the Homeowners Protection Act and may be changed at any time (unless otherwise required by state law). To determine if you are eligible to cancel PMI on your loan or to obtain further information about PMI cancellation, please contact us by internet, toll free by phone, or by a written request.

If your home is located in California:

Additional accountings may be requested by the mortgagor, trustor, or vendee pursuant to Civil Code 2954. In addition, if you have Private Mortgage Insurance (PMI) on your loan, and if certain conditions are satisfied, you may be able to cancel the PMI coverage. Please contact us for additional information concerning your cancellation rights, if any. This notice satisfies the requirements of California Civil Code Section 2954.6. (Effective July 1, 2002, borrowers may be able to cancel the PMI based upon various factors, including appreciation of value of the property derived from a current appraisal performed by an appraiser selected by the lender or servicer and paid for by the borrower). For information about PMI cancellation, please contact us by internet, toll free by phone, or by a written request.

Disclosure Required by Minnesota Statutes Section 47.207

If you currently pay private mortgage insurance premiums, you may have the right under federal law or Minnesota law to cancel the insurance and stop paying premiums. This would **reduce your total monthly payment**.

You may have the right to cancel private mortgage insurance if the principal balance of your loan is 80% or less of the current market value of your home. Under Minnesota law, the value of your property can be determined by a professional appraisal. You need to pay for this appraisal, but in most cases you will be able to recover this cost in less than a year if your mortgage insurance is canceled.

If you wish to learn whether you are eligible to cancel this insurance, please use our secure website, contact us toll free by phone or write to us.

How to contact us:



Call Customer Service at 1-800-822-5626, Monday-Thursday, 8:00 a.m. - 9:00 p.m. and Friday 8:00 a.m. - 5:00 p.m. ET.



Visit pnc.com/homehq and click Customer Service & Support to access account information, make payments and more - 24/7.



PNC Bank
P.O. Box 8736
ATTN: PMI Department - B6-YM13-01-5
Dayton, Ohio 45401-8736

