



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:** 1000667655  
**DATE:** January 11, 2023

**PROPERTY ADDRESS:**  
6578 ROCKY FORK DR  
POWELL, OH 43065

0-749-66564-0000143-001-000-000-000-000

GOVINDARAJ SANJEEVI  
6578 ROCKY FORK DR  
POWELL OH 43065-6141

<b>CURRENT MONTHLY MORTGAGE PAYMENT</b>		<b>NEW PAYMENT INFORMATION</b>	
Principal & Interest	2,502.98	Principal & Interest	2,502.98
Escrow	932.24	Escrow	872.70
Prorated Escrow Shortage	2.17	Prorated Escrow Shortage	18.69
<b>Total Payment</b>	<b>3,437.39</b>	<b>Total Payment</b>	<b>3,394.37</b>
		<b>New Payment Effective Date</b>	<b>02/01/23</b>

**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.

<b>ANTICIPATED ESCROW DISBURSEMENT</b>		<b>MONTH</b>	<b>PAYMENTS TO ESCROW</b>	<b>DESCRIPTION</b>	<b>PAYMENTS FROM ESCROW</b>	<b>CUR BAL PROJECTION</b>	<b>REQ BAL PROJECTION</b>
COUNTY TAX	\$9,780.64			<b>BEGINNING BALANCE</b>		<b>6,065.61</b>	<b>6,289.85</b>
HAZARD INS	\$691.84	February	872.70	COUNTY TAX	4,890.32	2,047.99	2,272.23
		March	872.70			2,920.69	3,144.93
		April	872.70			3,793.39	4,017.63
		May	872.70			4,666.09	4,890.33
		June	872.70			5,538.79	5,763.03
<b>TOTAL DISBURSEMENTS</b>	<b>\$10,472.48</b>	July	872.70	COUNTY TAX	4,890.32	1,521.17 *	1,745.41 **
		August	872.70			2,393.87	2,618.11
<b>DIVIDED BY 12 MONTHS</b>		September	872.70			3,266.57	3,490.81
<b>MONTHLY ESCROW DEPOSIT</b>	<b>\$872.70</b>	October	872.70			4,139.27	4,363.51
		November	872.70	HAZARD INS	691.84	4,320.13	4,544.37
		December	872.70			5,192.83	5,417.07
		January	872.70			6,065.53	6,289.77

<b>CALCULATION OF ESCROW ADJUSTMENT</b>	
BEGINNING PROJECTED BALANCE	\$6,065.61
BEGINNING REQUIRED BALANCE	\$6,289.85
<b>ESCROW SHORTAGE</b>	<b>\$224.24</b>

\* 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: 1000667655

DATE: January 11, 2023

Your projected escrow balance as of 01/31/23 is \$6,065.61. Your required beginning escrow balance, according to this analysis, should be \$6,289.85. This means you have a shortage of \$224.24. 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 \$3,375.68.

Once during this analysis period, your required escrow balance should be reduced to a target balance of \$1,745.41, as it does in July. 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			4,892.37
06/22	PMI	932.24	77.10	5,747.51
07/22	PMI	932.24	77.10	6,602.65
07/22	COUNTY TAX		4,892.36	1,710.29 **
08/22	PMI	932.24	77.10	2,565.43
09/22	PMI	932.24	77.10	3,420.57
10/22	PMI	932.24	77.10	4,275.71
11/22	PMI	932.24	77.10	5,130.85
11/22	HAZARD INS		477.02	4,653.83
12/22	PMI	932.24	77.10	5,508.97
01/23	PMI	932.24	77.10	6,364.11
02/23	PMI	932.24	77.10	7,219.25
02/23	COUNTY TAX		4,892.36	2,326.89
03/23	PMI	932.24	77.10	3,182.03
04/23	PMI	932.24	77.10	4,037.17
05/23	PMI	932.24	77.10	4,892.31
<b>TOTAL</b>		<b>11,186.88</b>	<b>11,186.94</b>	

## Account History

This is a statement of actual escrow account activity from April 2022 through January 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 \$3,437.39 of which \$2,502.98 was your Principal and Interest payment and \$932.24 was your escrow payment.

Date	Description	Payments	Disbursements	Balance
	BEGINNING BALANCE			4,866.39
04/22	PMI	929.96	77.10	4,013.53
05/22	PMI	929.96	77.10	4,866.39
06/22		934.41	*	5,800.80
06/22	PMI		77.10 *	5,723.70
06/22	COUNTY TAX		4,890.32 *	833.38
07/22		934.41	*	1,767.79
07/22	PMI		77.10 *	1,690.69
08/22		934.41	*	2,625.10
08/22	PMI		77.10 *	2,548.00
09/22		934.41	*	3,482.41
09/22	PMI		77.10 *	3,405.31
10/22		934.41	*	4,339.72
10/22	PMI		77.10 *	4,262.62
10/22	HAZARD INS		691.84 *	3,570.78
11/22		934.41	*	4,505.19
11/22	PMI		77.10 *	4,428.09
12/22		934.41	*	5,362.50
12/22	PMI		77.10 *	5,285.40
01/23	PMI	934.41	77.10	6,142.71
01/23	PMI		77.10 *	6,065.61
<b>TOTAL</b>		<b>9,335.20</b>	<b>6,430.26</b>	

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

\*\* 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](http://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.



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

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