



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: 1000791069
DATE: July 26, 2022

0-749-56435-0000026-001-000-000-000-000

PROPERTY ADDRESS:
81 BELMONT AVE
PLAINVIEW, NY 11803

VIJAYAKUMAR MADINI
81 BELMONT AVE
PLAINVIEW NY 11803-5244

CURRENT MONTHLY MORTGAGE PAYMENT		NEW PAYMENT INFORMATION	
Principal & Interest	2,087.44	Principal & Interest	2,087.44
Escrow	1,632.11	Escrow	1,556.80
Total Payment	3,719.55	Total Payment	3,644.24
		New Payment Effective Date	10/01/22

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		PAYMENTS TO ESCROW		DESCRIPTION	PAYMENTS FROM ESCROW	CUR BAL PROJECTION	REQ BAL PROJECTION
TAXES	\$11,187.44	MONTH	TO ESCROW				
CITY TAX	\$5,342.18	October	1,556.80	BEGINNING BALANCE		6,851.94	5,112.93
HAZARD INS	\$2,152.00	November	1,556.80	SCHOOL TAX	5,593.72	2,815.02	1,076.01
		December	1,556.80			4,371.82	2,632.81
		January	1,556.80			5,928.62	4,189.61
		February	1,556.80	CITY TAX	2,671.09	7,485.42	5,746.41
TOTAL DISBURSEMENTS	\$18,681.62	March	1,556.80	HAZARD INS	2,152.00	6,371.13	4,632.12
		April	1,556.80	SCHOOL TAX	5,593.72	5,775.93	4,036.92
DIVIDED BY 12 MONTHS		May	1,556.80			1,739.01 *	0.00 **
MONTHLY ESCROW DEPOSIT	\$1,556.80	June	1,556.80			3,295.81	1,556.80
		July	1,556.80			4,852.61	3,113.60
		August	1,556.80	CITY TAX	2,671.09	6,409.41	4,670.40
		September	1,556.80			5,295.12	3,556.11
						6,851.92	5,112.91
CALCULATION OF ESCROW ADJUSTMENT		* The projected escrow balance at the low point.					
BEGINNING PROJECTED BALANCE	\$6,851.94	** The lowest balance the escrow account should attain during the projected period.					
BEGINNING REQUIRED BALANCE	\$5,112.93	MORE INFORMATION ON REVERSE SIDE					
ESCROW SURPLUS	\$1,739.01						

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.

IMPORTANT MESSAGES

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

CHECK DATA PRINTS ON LIVE DOCUMENT

749-2034-0612F

ESCROW ACCOUNT DISCLOSURE STATEMENT

LOAN NUMBER: 1000791069

DATE: July 26, 2022

Your projected escrow balance as of 9/30/22 is \$6,851.94. Your required escrow balance, according to this analysis, should be \$5,112.93. This means you have a surplus balance of \$1,739.01. If a refund check was issued at the time of the analysis, the check is attached to the bottom of this form.

Once during this analysis period, your required escrow balance should be reduced to a target balance of \$0.00 as it does in April. 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			0.00
TOTAL		0.00	0.00	

Account History

This is a statement of actual escrow account activity from July 2022 through September 2022. 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 \$3,719.55 of which \$2,087.44 was your Principal and Interest payment and \$1,632.11 was your escrow payment.

Date	Description	Payments	Disbursements	Balance
	BEGINNING BALANCE			4,626.70
07/22	CITY TAX	1,632.11	2,671.09 *	3,587.72
08/22		1,632.11 e		5,219.83
09/22		1,632.11 e		6,851.94
TOTAL		4,896.33	2,671.09	

* 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/mortgagecustomer care 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.

749-2035-0612B

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