



P.O. Box 19409
Charlotte, NC 28219-9409
Important Escrow Information

+ 0828544 000016979 9RPE2 945248 001
MOHANAVEL SESHACHALAM
2 HADIK PKWY APT 1B
NORWALK CT 06854-3442



YOUR ACCOUNT INFORMATION	
Loan Number:	2014249045
Unpaid Principal Balance:	\$330,559.15
Interest Rate:	2.9900%
Current Payment Amount:	\$1,961.59
Principal & Interest:	\$1,460.04
Escrow:	\$501.55
Additional Monthly Amounts*	\$0.00
New Payment Amount:	\$1,946.87
Principal & Interest:	\$1,460.04
Escrow:	\$486.83
Additional Monthly Amounts*	\$0.00
New Payment Effective Date:	04/01/2024
<small>*Additional Monthly Amounts – This accounts for optional products, including, but not limited to: TotalProtect, SystemsProtect and ApplianceProtect home service plans, and ACE Disaster Mortgage Protection insurance.</small>	

Dear MOHANAVEL SESHACHALAM,

Please see the important information below regarding your Escrow Account.

What is an Escrow Account?

Each month, a part of your monthly mortgage payment is deposited into your Escrow Account. We use this money to pay your Scheduled Disbursements for Taxes, Hazard Insurance, and/or Mortgage Insurance as they come due throughout the year. The amount we collect from you and deposit in your Escrow Account each month is 1/12 of the annual Scheduled Disbursements, plus any minimum balance requirement, sometimes called a 'cushion'.

For your property at 2 HADIK PKWY1B, NORWALK, CT 06854, the cushion is equal to 2 months of the escrow payment.



TABLE 1 - DISBURSEMENTS ON YOUR BEHALF IN THE UPCOMING YEAR	
Payee Name	Amount
NATIONAL MORTG INS CORP	\$762.84
NORWALK CITY	\$5,079.08
Total Scheduled Disbursements	\$5,841.92

What is an Escrow Account Surplus?

A surplus means you have more money in your escrow account than what is needed to fully pay your Scheduled Disbursements. An Escrow Account Surplus is typically caused by changes in your taxes or insurance premiums.

What are the results of my Annual Escrow Account Analysis?

We've completed the analysis of your Escrow Account based on the activity for the period Oct 2023 - Mar 2024 (Table 2) and our analysis indicates your escrow account has an Escrow Surplus in the amount of \$264.78.

The Unpaid Principal Balance (UPB) of your loan as of your last analysis on Oct 2023 was \$333,287.98. The UPB of your loan as of this analysis is \$330,559.15. Your UPB changed by \$2,728.83.

IMPORTANT: If you are signed up for automatic payments through RoundPoint, the amount drawn from your account will automatically update. If you are using a non-RoundPoint payment service, please contact your provider to adjust your monthly payment amount.

Your check is below.



P.O. Box 19409
Charlotte, NC 28219-9409
For Payment of Escrow to Mortgagor

ROUNDPOINT BANK OF AMERICA
DISBURSEMENT CLEARING

CHECK NO	66-19	MM DD YY
0003065587	530 NC	02 20 24

AMOUNT
\$264.78

TWO HUNDRED SIXTY FOUR AND 78/100 DOLLARS

PAY TO THE ORDER OF MOHANAVEL SESHACHALAM
2 HADIK PKWY 1B
NORWALK CT 06854



TABLE 2 - ACTUAL ESCROW ACCOUNT HISTORY

The table below reflects what actually happened in your escrow account since your last analysis compared to what we expected would happen.

Month	Description	Payments		Disbursements		Expected Balance	Actual Balance
		Expected	Actual	Expected	Actual		
Starting Balance \$2,304.33							
October-23	Mortgage Ins	\$483.18	\$501.55 *	\$63.57	\$63.57	\$2,723.94	\$2,742.31
November-23	Mortgage Ins	\$483.18	\$501.55 *	\$63.57	\$63.57	\$3,143.55	\$3,180.29
December-23	Mortgage Ins	\$483.18	\$3.10 *	\$63.57	\$63.57	\$3,563.16	\$3,119.82
December-23	City/vill Ta	\$0.00	\$0.00	\$2,495.75 *	\$0.00	\$1,067.41	\$3,119.82
January-24	Mortgage Ins	\$483.18	\$501.55 *	\$63.57	\$63.57	\$1,487.02	\$3,557.80
January-24	City/vill Ta	\$0.00	\$0.00	\$0.00 *	\$2,539.54	\$1,487.02	\$1,018.26
February-24	Mortgage Ins	\$483.18	\$501.55 *	\$63.57	\$63.57	\$1,906.63	\$1,456.24
March-24	E Mortgage Ins	\$483.18	\$501.55 *	\$63.57 *	\$0.00	\$2,326.24	\$1,957.79
April-24	Mortgage Ins	\$483.18	\$0.00 *	\$63.57 *	\$0.00	\$2,745.85	\$1,957.79
May-24	Mortgage Ins	\$483.18	\$0.00 *	\$63.57 *	\$0.00	\$3,165.46	\$1,957.79
June-24	Mortgage Ins	\$483.18	\$0.00 *	\$63.57 *	\$0.00	\$3,585.07	\$1,957.79
July-24	Mortgage Ins	\$483.18	\$0.00 *	\$63.57 *	\$0.00	\$4,004.68	\$1,957.79
July-24	City/vill Ta	\$0.00	\$0.00	\$2,539.54 *	\$0.00	\$1,465.14	\$1,957.79
August-24	Mortgage Ins	\$483.18	\$0.00 *	\$63.57 *	\$0.00	\$1,884.75	\$1,957.79
September-24	Mortgage Ins	\$483.18	\$0.00 *	\$63.57 *	\$0.00	\$2,304.36	\$1,957.79
		\$5,798.16	\$2,510.85	\$5,798.13	\$2,857.39	\$2,304.36	\$1,957.79

An asterisk (*) indicates a difference between the expected and actual payments and disbursements.

The letter E indicates the payment or disbursement is expected to occur as shown. Any increase to the upcoming expected payment is the total of your past due escrow payments. The expected activity over the next 12 months, as shown in Table 3, is presented as if the increased expected payment is made. This explains the difference in the ending Actual Balance in Table 2 to the Starting Balance in Table 3.

TOTAL DISBURSEMENTS FROM ESCROW ACCOUNT

Taxes*	\$2,539.54
Insurance*	\$0.00
Mortgage Insurance*	\$508.56
Other Charges*	\$0.00

*Indicates the total amount paid out of your escrow account since your last analysis.


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ENDORSE HERE

TABLE 3 - EXPECTED ESCROW ACTIVITY OVER THE NEXT 12 MONTHS

The table below shows a month by month activity we expect will occur in your escrow account over the next 12 months. This shows the estimated low balance point that is used to calculate an escrow shortage or surplus.

Month-Year	Description	Expected Payment	Expected Disbursement	Expected Balance	Minimum Required	Difference
Starting Balance \$1,957.79						
April-24	MIP/PMI Disbursement	\$486.83	\$63.57	\$2,381.05	\$846.52	\$1,534.53
May-24	MIP/PMI Disbursement	\$486.83	\$63.57	\$2,804.31	\$846.52	\$1,957.79
June-24	MIP/PMI Disbursement	\$486.83	\$63.57	\$3,227.57	\$846.52	\$2,381.05
July-24	MIP/PMI Disbursement	\$486.83	\$63.57	\$3,650.83	\$846.52	\$2,804.31
July-24	City Tax Disbursement	\$0.00	\$2,539.54	\$1,111.29	\$846.52	\$264.77
August-24	MIP/PMI Disbursement	\$486.83	\$63.57	\$1,534.55	\$846.52	\$688.03
September-24	MIP/PMI Disbursement	\$486.83	\$63.57	\$1,957.81	\$846.52	\$1,111.29
October-24	MIP/PMI Disbursement	\$486.83	\$63.57	\$2,381.07	\$846.52	\$1,534.55
November-24	MIP/PMI Disbursement	\$486.83	\$63.57	\$2,804.33	\$846.52	\$1,957.81
December-24	MIP/PMI Disbursement	\$486.83	\$63.57	\$3,227.59	\$846.52	\$2,381.07
January-25	MIP/PMI Disbursement	\$486.83	\$63.57	\$3,650.85	\$846.52	\$2,804.33
January-25	City Tax Disbursement	\$0.00	\$2,539.54	\$1,111.31	\$846.52	\$264.79
February-25	MIP/PMI Disbursement	\$486.83	\$63.57	\$1,534.57	\$846.52	\$688.05
March-25	MIP/PMI Disbursement	\$486.83	\$63.57	\$1,957.83	\$846.52	\$1,111.31

We expect that during the next 12 months, we will make the total of \$5,841.92 disbursements from your account. As shown in the highlighted portion in Table 3, your lowest estimated balance is \$1,111.29. Your required minimum balance is \$846.52. This means that you have a Surplus in the amount of \$264.78.



**IF YOUR LOAN INCLUDES PRIVATE MORTGAGE INSURANCE (PMI)
PLEASE READ THIS IMPORTANT INFORMATION**

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. Private mortgage insurance may, under certain circumstances, be canceled by the mortgagor (with consent of the mortgagee or in accordance with applicable state law). Cancellation or termination of PMI does not affect any obligation you may have to maintain other types of insurance.

Borrower Requested Cancellation of PMI: Under the Homeowners Protection Act of 1998, if your loan closed on or after July 29, 1999 as a single-family primary residence, you have the right to request that PMI be cancelled 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 reaches 80% of the original value of the property. PMI will only be cancelled on these dates if (1) you submit a written request for cancellation; (2) you have a good payment history; and (3) we receive, if requested and at your expense, 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. **Automatic Termination of PMI:** Under the Homeowners Protection Act of 1998, if your loan closed on or after July 29, 1999 as a single-family primary residence and 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. 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 before July 29, 1999 or if it is not a single-family primary residence or second home: The conditions for cancelling mortgage insurance for mortgages closed before July 29, 1999 are not statutory under federal law, they may be changed at the lender's discretion (unless otherwise required by state law).

If you have any questions or concerns: Please call us at 877-426-8805 to speak with one of our friendly customer service representatives. Written requests for cancellation can be sent to PO Box 19049, Charlotte NC 28219-9409.

To provide us with a Notice of Error about the servicing of your loan, or make a Request for Information about the servicing of your loan, please write to us at:

RoundPoint Mortgage Servicing LLC
P.O. Box 19789
Charlotte, NC 28219-9409

Federal law requires us to advise you that RoundPoint Mortgage Servicing LLC (NMLS ID# 18188) is a debt collector and that this is an attempt to collect a debt. Any information obtained may be used for that purpose. To the extent your obligation has been discharged or is subject to the automatic stay in a bankruptcy proceeding, this notice is for informational purposes only and does not constitute a demand for payment or an attempt to collect indebtedness as your personal obligation. If you are represented by an attorney, please provide us with the attorney's name, address, and telephone number.

NOTICE TO CUSTOMERS: RoundPoint Mortgage Servicing LLC may report information about your mortgage account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

FOR SUCCESSORS IN INTEREST: Confirmed successors in interest to borrowers named on the Note are not liable for repayment of the debt of the original named borrower unless and until the successor assumes the loan obligation pursuant to applicable law.