

DIGITAL FEDERAL CREDIT UNION
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Your Loan Number: 2200019143

Date: 11/14/23

SURESH KUMAR GOURISHETTY
1408 BLUE CREEK LN
GEORGETOWN TX 78628

Please review this statement closely - your mortgage payment may be affected. This statement tells you of any changes in your mortgage payment, any surplus refunds, or any shortage you must pay. It also shows you the projected escrow activity for your escrow cycle beginning 01/01/2024 through 12/31/2024.

----- PROJECTED PAYMENTS FROM ESCROW - 01/01/2024 to 12/31/2024-----		
PMI		1,199.40
COUNTY TAX		20,248.00
Total monthly payments from escrow		21,447.40
Monthly payment to escrow	1,787.28	(1/12th of above total or 1/26th if a bi-weekly)

----- PROJECTED ESCROW ACTIVITY - 01/01/2024 THROUGH 12/31/2024-----					
PROJECTED PAYMENTS			ESCROW BALANCE COMPARISON		
<u>MONTH</u>	<u>TO ESCROW</u>	<u>FROM ESCROW</u>	<u>DESCRIPTION</u>	<u>PROJECTED</u>	<u>REQUIRED</u>
	ACTUAL STARTING BALANCE			1,701.30	3,374.70
JAN 24	1,787.28			3,388.63	5,062.03
FEB 24	1,787.28	99.95	PMI	5,075.96	6,749.36
		99.95	PMI		
MAR 24	1,787.28			6,763.29	8,436.69
		99.95	PMI		
APR 24	1,787.28			8,450.62	10,124.02
		99.95	PMI		
MAY 24	1,787.28			10,137.95	11,811.35
		99.95	PMI		
JUN 24	1,787.28			11,825.28	13,498.68
		99.95	PMI		
JUL 24	1,787.28			13,512.61	15,186.01
		99.95	PMI		
AUG 24	1,787.28			15,199.94	16,873.34
		99.95	PMI		
SEP 24	1,787.28			16,887.27	18,560.67
		99.95	PMI		
OCT 24	1,787.28			18,574.60	20,248.00
		99.95	PMI		
NOV 24	1,787.28			13.93	1,687.33
		99.95	PMI		
		20,248.00	COUNTY TAX		
DEC 24	1,787.28			1,701.26	3,374.66
		99.95	PMI		

----- CALCULATION OF YOUR NEW PAYMENT AMOUNT -----

PRIN & INTEREST	2,950.17
ESCROW PAYMENT	1,787.28
SHORTAGE PYMT	139.45
 Borrower payment starting with the payment due 01/01/2024	 4,876.90

Your escrow cushion for this cycle is 1,687.33.

----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----

If the anticipated low point balance (alp) is less than the required balance (rlp), then you have an escrow shortage. Your escrow shortage is 1,673.40 and was spread over 12 months.

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

This history statement compares your prior analysis cycle projected escrow activity to the actual escrow activity beginning 01/01/2023 and ending 12/31/2023. Your ending escrow balance from the last month of the account history is 20,261.97. If your loan was paid-off, assumed or transferred during this prior cycle, or the computation year is being changed, actual activity stops at this point.

YOUR PAYMENT BREAKDOWN AS OF 01/01/2023 IS:

PRIN & INTEREST	2,950.17
ESCROW PAYMENT	1,787.28
 Borrower payment	 4,737.45

<u>-PAYMENTS TO ESCROW-</u>		<u>-PAYMENTS FROM ESCROW-</u>			<u>-ESCROW BALANCE-</u>		
<u>MONTH</u>	<u>PROJECTED</u>	<u>ACTUAL</u>	<u>PROJECTED</u>	<u>ACTUAL</u>	<u>DESCRIPTION</u>	<u>PROJECTED</u>	<u>ACTUAL</u>
					STARTING BALANCE	0.00	3,474.92
JAN 23	0.00	1,787.76	0.00	99.95		0.00	5,162.73
				99.95	PMI		
FEB 23	0.00	1,787.94	0.00	99.95		0.00	6,850.72
				99.95	PMI		
MAR 23	0.00	0.85	0.00	99.95		0.00	6,751.62
				99.95	PMI		
APR 23	0.00	1,788.31	0.00	99.95		0.00	8,439.98
				99.95	PMI		
MAY 23	0.00	1,788.54	0.00	99.95		0.00	10,128.57
				99.95	PMI		
JUN 23	0.00	1,788.75	0.00	99.95		0.00	11,817.37
				99.95	PMI		
JUL 23	0.00	1,788.96	0.00	99.95		0.00	13,506.38
				99.95	PMI		
AUG 23	0.00	1,789.17	0.00	99.95		0.00	15,195.60
				99.95	PMI		
SEP 23	0.00	1,789.36	0.00	99.95		0.00	16,885.01
				99.95	PMI		
OCT 23	0.00	1,789.58	0.00	99.95		0.00	18,574.64
				99.95	PMI		
NOV 23	0.00	1,787.28	0.00	99.95		0.00	20,261.97
				99.95	PMI		
DEC 23	0.00	0.00**	0.00	20,248.00**		0.00	20,261.97

Under federal law, when your actual escrow balance reached the lowest point, that balance was targeted not to exceed 1/6th of the annual projected disbursements. Your loan documents or state law may specify that your lowest balance must be a lower amount than the federal law allows.

Under your mortgage contract or state or federal law, your targeted low point balance (t) was 0.00. Your actual low point escrow balance (a) was 5,162.73.

By comparing the anticipated escrow transactions with the actual transactions you can determine where a difference may have occurred. An asterisk (*) indicates a difference in either the amount or date of the projected activity and the actual activity. A double asterisk (**) indicates projected activity that has not yet occurred due to the date of this statement.

If there are no prior payments to or from escrow shown, there was no prior projection to which the actual activity could be compared.