



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: 8200666835
DATE: November 20, 2023

0-749-85528-0007124-002-000-000-000-000

PROPERTY ADDRESS:
4837 WIGLEY RD
MARIETTA, GA 30066

HIMANSHU KAPOOR
SHWETA OBEROI
4837 WIGLEY RD NE
MARIETTA GA 30066-1539

Table with 2 columns: Description, Amount. Rows: Principal & Interest (3,726.22), Escrow (988.70), Total Payment (4,714.92)



Table with 2 columns: Description, Amount. Rows: Principal & Interest (3,726.22), Escrow (988.70), Total Payment (4,714.92), New Payment Effective Date (01/01/24)

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.

Table with 6 columns: Description, Amount, Month, Payments to Escrow, Payments from Escrow, Cur Bal Projection, Req Bal Projection. Includes rows for County Tax, Total Disbursements, and monthly payments.

Table with 2 columns: Description, Amount. Rows: BEGINNING PROJECTED BALANCE (\$6,192.53), BEGINNING REQUIRED BALANCE (\$4,943.50), ESCROW SURPLUS (\$1,249.03)

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

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

ESCROW ACCOUNT DISCLOSURE STATEMENT

LOAN NUMBER: 8200666835

DATE: November 20, 2023

Your projected escrow balance as of 12/31/23 is \$6,192.53. Your required escrow balance, according to this analysis, should be \$4,943.50. This means you have a surplus balance of \$1,249.03. 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 \$1,977.40 as it does in September. 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			6,920.86
03/23		988.70		7,909.56 **
04/23		988.70		8,898.26
05/23		988.70		9,886.96
06/23		988.70		10,875.66
07/23		988.70		11,864.36
08/23		988.70		12,853.06
09/23	COUNTY TAX	988.70	2,428.00	11,413.76
10/23		988.70		12,402.46
11/23		988.70		13,391.16
12/23		988.70		14,379.86
01/24		988.70		15,368.56
02/24		988.70		16,357.26
TOTAL		11,864.40	2,428.00	

Account History

This is a statement of actual escrow account activity from March 2023 through December 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 \$4,714.92 of which \$3,726.22 was your Principal and Interest payment and \$988.70 was your escrow payment.

Date	Description	Payments	Disbursements	Balance
	BEGINNING BALANCE			6,920.86
03/23		1,977.40		8,898.26
05/23		988.70		9,886.96
06/23		1,977.40		11,864.36
08/23		988.70		12,853.06
09/23	COUNTY TAX	1,977.40	10,615.33 *	4,215.13
11/23		988.70		5,203.83
12/23		988.70 e		6,192.53
TOTAL		9,887.00	10,615.33	

* 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 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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