



FOR RETURN SERVICE ONLY
PLEASE DO NOT SEND PAYMENTS TO THIS ADDRESS
P.O. BOX 619063
DALLAS, TX 75261-9063

0-807-11307-0004195-001-000-000-000-000

ANUJA SHARMA
MANISH K BILLAIYA
124 ASH CT
HERCULES CA 94547-1153

Escrow Account Disclosure Statement

Account Information

Loan Number:	0145873055
Property Address:	124 ASH CT HERCULES CA 94547
Statement Date:	03/12/2024
Current Payment Amount:	\$4,291.03
New Payment Amount:	\$4,424.60
New Payment Effective Date:	05/01/2024

You are receiving this statement because you have an escrow account with us. We have safeguards in place to ensure there is enough money in your account to cover your homeowners insurance, real estate taxes and mortgage insurance, if applicable. However, changes in your taxes and insurance could result in a shortage or surplus in your escrow account.

Based on our most recent analysis, you have a shortage of \$1,052.07 in your escrow account. This shortage likely was caused by changes in your taxes and/or insurance. A shortage may also result if full monthly escrow payments have not been made to your account. To see these changes, refer to Part 2. We will automatically spread the shortage amount over 12 months of future monthly escrow payments. This will be reflected as an increase to your monthly mortgage payment.

Projected Minimum Balance	\$1,222.67
- Required Minimum Balance	\$2,274.74
Shortage Amount	\$1,052.07

The required minimum balance (also known as the escrow cushion) is the amount that you are required to pay into your escrow account to cover unanticipated disbursements for escrow items or for disbursements that have to be made before the monthly escrow payments are available in your escrow account.

Part 1 provides your current and the new escrow payment amounts. Part 2 shows what has already happened in your account while Part 3 shows what we anticipate happening in your account over the next 12 months. As escrow items are subject to change each year, the amounts in Part 3 are only estimates.

PART 1

Your Mortgage Payment

Payment information beginning with your 05/01/2024 payment

The escrow shortage amount will automatically be spread over 12 months. Your new monthly payment will be \$4,424.60.

Payment Information	Current Monthly Payment	New Monthly Payment
Principal & Interest:	\$2,935.87	\$2,935.87
Escrow Payment:	\$1,338.95	\$1,401.06
Shortage Spread:	\$16.21	\$87.67
Total Payment:	\$4,291.03	\$4,424.60

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PART
2

Your Escrow Account History

The chart below compares what we projected to occur with actual activity in your escrow account since the last analysis.

Previous Year's Projections (Estimated)

Actual Activity

Previous Year's Projections (Estimated)					Actual Activity				
Date	Paid In	Paid Out	Description	Balance	Date	Paid In	Paid Out	Description	Balance
			Beginning Balance	\$2,150.61				Beginning Balance	\$1,428.62
May 2023	\$1,338.95	\$263.69	PRIVATE MORTGAGE INSURANCE	\$3,225.87	May 2023	\$1,355.16	\$263.69		\$2,520.09
Jun 2023	\$1,338.95	\$263.69	PRIVATE MORTGAGE INSURANCE	\$4,301.13	Jun 2023	\$1,355.16	\$263.69		\$3,611.56
Jul 2023	\$1,338.95	\$263.69	PRIVATE MORTGAGE INSURANCE	\$5,376.39	Jul 2023	\$1,355.16	\$263.69		\$4,703.03
Aug 2023	\$1,338.95	\$263.69	PRIVATE MORTGAGE INSURANCE	\$6,451.65	Aug 2023	\$1,355.16	\$263.69		\$5,794.50
Sep 2023	\$1,338.95	\$263.69	PRIVATE MORTGAGE INSURANCE	\$7,526.91	Sep 2023	\$1,355.16	\$263.69		\$6,885.97
Oct 2023	\$1,338.95	\$263.69	PRIVATE MORTGAGE INSURANCE	\$8,602.17	Oct 2023	\$1,355.16	\$263.69 *		\$7,977.44
Oct 2023	\$0.00	\$0.00		\$8,602.17	Oct 2023	\$0.00	\$2,034.13	HOMEOWNERS	\$5,943.31
Nov 2023	\$1,338.95	\$1,416.15	HOMEOWNERS	\$8,524.97	Nov 2023	\$1,355.16	\$5,807.21 *		\$1,491.26
Nov 2023	\$0.00	\$263.69	PRIVATE MORTGAGE INSURANCE	\$8,261.28	Nov 2023	\$0.00	\$263.69	PRIVATE MORTGAGE INSURANCE	\$1,227.57
Dec 2023	\$1,338.95	\$263.69	PRIVATE MORTGAGE INSURANCE	\$9,336.54	Dec 2023	\$1,355.16	\$263.69 *		\$2,319.04
Dec 2023	\$0.00	\$5,743.53	COUNTY TAX	\$3,593.01	Dec 2023	\$0.00	\$0.00		\$2,319.04
Dec 2023	\$0.00	\$0.00		\$3,593.01	Dec 2023	\$81.38	\$0.00	INTEREST ON ESC	\$2,400.42
Jan 2024	\$1,338.95	\$263.69	PRIVATE MORTGAGE INSURANCE	\$4,668.27	Jan 2024	\$1,355.16	\$263.69		\$3,491.89
Feb 2024	\$1,338.95	\$263.69	PRIVATE MORTGAGE INSURANCE	\$5,743.53	Feb 2024	\$1,355.16	\$263.69		\$4,583.36
Mar 2024	\$1,338.95	\$263.69	PRIVATE MORTGAGE INSURANCE	\$6,818.79	Mar 2024	\$0.00	\$0.00	E	\$4,583.36
Apr 2024	\$1,338.95	\$263.69	PRIVATE MORTGAGE INSURANCE	\$7,894.05	Apr 2024	\$0.00	\$0.00	E	\$4,583.36
Apr 2024	\$0.00	\$5,743.53	COUNTY TAX	\$2,150.52	Apr 2024	\$0.00	\$0.00	E	\$4,583.36
Total	\$16,067.40	\$16,067.49			Total	\$13,632.98	\$10,478.24		

An asterisk (*) indicates a difference in that month between the actual activity and the estimated activity.

When applicable, the letter "E" beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.

A double asterisk (**) indicates a difference in that month between the actual activity and the estimated activity due to interest payable on escrow which is not estimated.

LOAN NUMBER: 0145873055

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PART

3

Expected Escrow Payments over the next 12 Months

HOMEOWNERS	\$2,034.13	Freedom expects to pay \$16,812.83 over the next 12 months.
PRIVATE MORTGAGE INSURANCE	\$3,164.28	Here's how to calculate your new monthly escrow payment:
COUNTY TAX	\$11,614.42	
Total Disbursements	\$16,812.83	
		Total Disbursements: \$16,812.83
		÷ 12 Months: 12
		New Monthly Escrow Payment \$1,401.06

Summary of Your Projected Escrow Account for the Coming Year

Date	Payment to Escrow	What We Expect to Pay Out	Description	Your Actual Balance	Balance Needed In Your Account
			Beginning Balance	\$1,222.78	\$2,274.85
May 2024	\$1,401.06	\$263.69	PRIVATE MORTGAGE INSURANCE	\$2,360.15	\$3,412.22
Jun 2024	\$1,401.06	\$263.69	PRIVATE MORTGAGE INSURANCE	\$3,497.52	\$4,549.59
Jul 2024	\$1,401.06	\$263.69	PRIVATE MORTGAGE INSURANCE	\$4,634.89	\$5,686.96
Aug 2024	\$1,401.06	\$263.69	PRIVATE MORTGAGE INSURANCE	\$5,772.26	\$6,824.33
Sep 2024	\$1,401.06	\$263.69	PRIVATE MORTGAGE INSURANCE	\$6,909.63	\$7,961.70
Oct 2024	\$1,401.06	\$263.69	PRIVATE MORTGAGE INSURANCE	\$8,047.00	\$9,099.07
Nov 2024	\$1,401.06	\$2,034.13	HOMEOWNERS	\$7,413.93	\$8,466.00
Nov 2024	\$0.00	\$263.69	PRIVATE MORTGAGE INSURANCE	\$7,150.24	\$8,202.31
Dec 2024	\$1,401.06	\$263.69	PRIVATE MORTGAGE INSURANCE	\$8,287.61	\$9,339.68
Dec 2024	\$0.00	\$5,807.21	COUNTY TAX	\$2,480.40	\$3,532.47
Jan 2025	\$1,401.06	\$263.69	PRIVATE MORTGAGE INSURANCE	\$3,617.77	\$4,669.84
Feb 2025	\$1,401.06	\$263.69	PRIVATE MORTGAGE INSURANCE	\$4,755.14	\$5,807.21
Mar 2025	\$1,401.06	\$263.69	PRIVATE MORTGAGE INSURANCE	\$5,892.51	\$6,944.58
Apr 2025	\$1,401.06	\$263.69	PRIVATE MORTGAGE INSURANCE	\$7,029.88	\$8,081.95
Apr 2025	\$0.00	\$5,807.21	COUNTY TAX	\$1,222.67	\$2,274.74 *
	\$16,812.72	\$16,812.83			

The required minimum balance, as indicated by the asterisk (*) in the summary above, is determined by the Real Estate Settlement Procedures Act (RESPA), your mortgage contract or state law. Your minimum balance may include up to two months of escrow payments (excluding PMI/MIP) to cover increases to your taxes and homeowners insurance.

PART

4

What This Means to You

Your escrow balance is less than the required minimum balance or cushion in your account. The resulting shortage is \$1,052.07.

The escrow shortage has been spread over 12 months. Including the shortage, your new total monthly payment will be \$4,424.60.

Did you know by having recurring payments set up through FreedomMortgage.com, we'll adjust for any changes in your monthly payment automatically? However, if you have automatic bill pay through your bank, you'll need to contact them directly to adjust your payment. To sign up for recurring payments, login to your Freedom Mortgage account or register today at MyAccount.FreedomMortgage.com.

PART

5

How You Can Reach Us with Questions

Should you have any questions regarding the information provided in this statement please do not hesitate to contact us at (855) 690-5900. Customer Care representatives are available to assist you Monday through Friday 8:00am – 8:00pm and Saturday 9:00am – 2:00pm Eastern Time.



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FREEDOM MORTGAGE CORPORATION IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

IMPORTANT NOTICE: TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED IN BANKRUPTCY, IS SUBJECT TO THE AUTOMATIC STAY OR IS PROVIDED FOR IN A CONFIRMED PLAN, THIS COMMUNICATION IS FOR REGULATORY COMPLIANCE AND/OR INFORMATIONAL PURPOSES ONLY, AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO IMPOSE PERSONAL LIABILITY FOR SUCH OBLIGATION.



Shortage Repayment FAQs

Customers who prefer to pay their escrow shortage in a lump sum may find the below information helpful.

Am I required to pay my shortage in a lump sum?

No. You may elect to do so at your own discretion.

What is a shortage and why might I have one?

Your escrow account exists to pay escrowed items (taxes, insurance, mortgage insurance, etc.) as they come due. Shortages are commonly caused by increases in taxes or insurance, changing your insurance carrier off-cycle, or underestimated taxes when you closed your loan.

A regular analysis of the escrow account is required to ensure that enough funds are available to pay these expenses as they come due. A shortage exists if the analysis shows that the minimum required balance falls below the amount required to make the projected payments of escrowed expenses.

May I pay the total escrow shortage?

You have the option to pay the total shortage in a lump sum but you are not required to do so. If you choose to pay the total shortage, your scheduled monthly payment will no longer include the shortage collection amount. A coupon is provided below for your convenience. You may also pay an escrow shortage via our website at www.freedommortgage.com or via telephone by calling 855-690-5900. Please allow one billing cycle for this change to be reflected on your billing statement.

Can I prepay my escrow account, so my payment does not change?

No. Taxes and insurance costs routinely change. The escrow portion of your monthly payment is collected so disbursements can be made when due; changes to escrowed expenses will result in a change in your mortgage payment.

While making supplemental payments towards your escrow may reduce or eliminate an escrow shortage, the escrow portion of your monthly payment is calculated by dividing all projected escrow expenses in the coming year by 12. This calculation, for future monthly payments, is independent of the existing balance in the escrow account, so paying extra will not change the escrow payment calculation.

Can I pay an escrow shortage in a lump sum if my loan is 30 or more days delinquent?

No. Payments on loans that are 30 or more days past due will first be credited toward any past-due amount owed before any funds are applied towards an escrow shortage.



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FREEDOM MORTGAGE
29730 NETWORK PLACE
CHICAGO, IL 60673-1297

ESCROW SHORTAGE COUPON

Loan Number: 0145873055

Shortage Amount: \$1,052.07

- Enclosed is a check for the **total** shortage amount. My new monthly mortgage payment will be adjusted to reflect the new monthly escrow deposit.
- Enclosed is a check for a **portion** of the shortage amount. I understand that the remaining shortage will be spread evenly for the duration of the shortage repayment period.

If you choose to do nothing, the entire shortage amount will be spread over the next 12 months and your new monthly payment will be as calculated by this analysis.

**Escrow Shortage
Amount Enclosed**

Please write your loan number on your check and return this coupon with your payment.