

NASA Federal Credit Union
 P.O. Box 1538
 Bowie MD 20717-1538
 Toll: (888)627-2328

Loan Number 6585611791
 Due Date 10/01/23

Property Address:
 3636 SARGENT DR
 NAPERVILLE IL 60564

VITTAL K ERAVELLI & HARITHA POTLAPALLY
 3636 SARGENT DR
 NAPERVILLE IL 60564

Account History for 10/22 Through 09/23

Month	Projected T&I Pmt	Actual T&I Pmt	Projected T&I Disb	Actual T&I Disb	Disb Desc	Projected T&I Balance	Actual T&I Balance
Starting T&I Balance.....						0.00	3,740.24
October	0.00	1,625.47 *	0.00	80.90 *	Private Mortgage Insurance	0.00	5,284.81
	0.00	0.00	0.00	80.90 *	Private Mortgage Insurance	0.00	5,203.91 **
November	0.00	1,626.80 *	0.00	80.90 *	Private Mortgage Insurance	0.00	6,749.81
December	0.00	1,628.31 *	0.00	80.90 *	Private Mortgage Insurance	0.00	8,297.22
January	0.00	1,622.05 *	0.00	80.90 *	Private Mortgage Insurance	0.00	9,838.37
February	0.00	1,622.05 *	0.00	80.90 *	Private Mortgage Insurance	0.00	11,379.52
March	0.00	1,622.05 *	0.00	80.90 *	Private Mortgage Insurance	0.00	12,920.67
April	0.00	1,622.05 *	0.00	80.90 *	Private Mortgage Insurance	0.00	14,461.82
May	0.00	1,622.05 *	0.00	80.90 *	Private Mortgage Insurance	0.00	16,002.97
	0.00	0.00	0.00	26.48 *	County	0.00	15,976.49
June	0.00	1,622.05 *	0.00	80.90 *	Private Mortgage Insurance	0.00	17,517.64
July	0.00	1,622.05 *	0.00	80.90 *	Private Mortgage Insurance	0.00	19,058.79
	0.00	0.00	0.00	853.00 *	Homeowners HAZ	0.00	18,205.79
August	0.00	1,622.05 *	0.00	80.90 *	Private Mortgage Insurance	0.00	19,746.94
	0.00	0.00	0.00	26.48 *	County	0.00	19,720.46
September	0.00	0.00	0.00	80.90 * E	Private Mortgage Insurance	0.00	19,639.56
Totals.....	0.00	17,856.98	0.00	1,957.66			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. An "E" indicates estimates for future payments or disbursements.

The mortgage payment, as of the last T&I Account Disclosure Statement, was 0.00. The breakdown was as follows: 0.00 Principal and Interest, 0.00 T&I, 0.00 Miscellaneous Insurance, 0.00 Subsidy.

Last year, we anticipated that disbursements from the T&I account would be made during this period equalling 0.00. Under RESPA, the low monthly T&I balance should not have exceeded 0.00, or 1/6 of anticipated disbursements. Under the mortgage contract, the low monthly T&I balance should not have exceeded 0.00. Under the servicers selected low point, the low monthly T&I balance should not have exceeded 0.00. The low balance was 5,203.91**.

Review the difference in the activity that we projected to occur against the actual history. Possibilities for not reaching the low balance may include:

1. A tax bill, insurance bill, or other T&I item was paid at a lower amount than projected, or was paid later than projected.
2. A surplus from a prior year was not eliminated.
3. Unscheduled deposits were made to the T&I account.
4. Unscheduled disbursements were made from the T&I account.

For further explanation, please call Mortgage Servicing.

Tax and Insurance Account Disclosure Statement

August 25, 2023

NASA Federal Credit Union
 P.O. Box 1538
 Bowie MD 20717-1538
 Toll: (888)627-2328

Loan Number 6585611791
 Due Date 10/01/23

Property Address:
 3636 SARGENT DR
 NAPERVILLE IL 60564

VITTAL K ERAVELLI & HARITHA POTLAPALLY
 3636 SARGENT DR
 NAPERVILLE IL 60564

Account Projection Detail for 10/23 Through 09/24

Month	Projected T&I Pmt	Projected T&I Disb	Disb Desc	Current Bal Projection	Required Bal Projection
Starting T&I Balance.....				19,639.56	3,110.16
October	1,635.96	80.90	Private Mortgage Insurance	21,194.62	4,665.22
November	1,635.96	80.90	Private Mortgage Insurance	22,749.68	6,220.28
December	1,635.96	80.90	Private Mortgage Insurance	24,304.74	7,775.34
January	1,635.96	80.90	Private Mortgage Insurance	25,859.80	9,330.40
February	1,635.96	80.90	Private Mortgage Insurance	27,414.86	10,885.46
March	1,635.96	80.90	Private Mortgage Insurance	28,969.92	12,440.52
April	1,635.96	80.90	Private Mortgage Insurance	30,524.98	13,995.58
May	1,635.96	80.90	Private Mortgage Insurance	32,080.04	15,550.64
	0.00	8,903.88	County	23,176.16	6,646.76
June	1,635.96	80.90	Private Mortgage Insurance	24,731.22	8,201.82
July	1,635.96	80.90	Private Mortgage Insurance	26,286.28	9,756.88
August	1,635.96	80.90	Private Mortgage Insurance	27,841.34	11,311.94
	0.00	853.00	Homeowners HAZ	26,988.34	10,458.94
	0.00	8,903.88	County	18,084.46	1,555.06 **
September	1,635.96	80.90	Private Mortgage Insurance	19,639.52	3,110.12
Totals.....	<u>19,631.52</u>	<u>19,631.56</u>			

Tax and Insurance Account Disclosure Statement

August 25, 2023

Loan Number 6585611791

Due Date 10/01/23

Account Projection Summary for 10/23 Through 09/24

Projected T&I Payment:	1,635.96 (12 payments)			
Current Balance Projected Low Point:		18,084.46	New Payment Information:	
Less the lowest of the following:			Current P&I Payment:	3,376.11
RESPA Allowed Low Point:	3,110.12		T&I Payment (adjusted for rounding):	1,636.89
Mtg Document Allowed Low Point:	1,555.06			
Low Point Selected By Servicer:	1,555.06	1,555.06		
Net Balance:		16,529.40		
Resulting Surplus:		16,529.40		
T&I Balance:		19,639.56		
Less Surplus:		16,529.40	New Payment Effective:	10/01/23
				<u>5,013.00</u>

Required Beginning Balance Projection to
 Ensure Low Point (incl reserves) of: 1,555.06 ** 3,110.16

There is a surplus of 16,529.40. This surplus must be returned unless it is less than 50.00, in which case we have the additional option of retaining it and lowering the monthly payments accordingly. WE ARE SENDING A CHECK FOR THE SURPLUS.

An "F" indicates a reserve amount held in the account for a future year disbursement.

Reserves held for items yet to be paid are needed in the escrow account to pay for tax and/or insurance items that were due to be paid prior to the T&I computation period, as indicated.

For further explanation, please call Mortgage Servicing.

Keep this statement for comparison with the actual activity in the account at the end of the next escrow accounting computation year.