



7-836-CMU52-0034780-001-000-000-000-000

SARAT B POLAVARAPU
5901 ASTER DR
MCKINNEY TX 75071-2231

YOUR ESCROW ACCOUNT HAS A SHORTAGE

03/22/2024

LOAN NUMBER: 0186909230

Each year, we perform an analysis of your escrow account to ensure that there are enough funds to meet the required minimum balance to pay your projected taxes and insurance premiums. If there are not enough funds in your escrow account to do so, it is considered to have a shortage. Your escrow account has a shortage in the amount of **\$418.65**.

What are my options?



Take No Action and Pay Over Time

Your shortage of **\$418.65** will automatically be divided evenly over your next **12** mortgage payments.

Starting **May 01, 2024**, your new monthly mortgage payment amount will be **\$5,247.87**.

OR



Pay the Shortage in Full

You can choose to pay your full shortage amount of **\$418.65**.

Starting **May 01, 2024**, your new monthly mortgage payment amount will be **\$5,212.98**.

AUTOPAY HOMEOWNERS: If you have elected for us to deduct your monthly payment from your checking or savings account, we will automatically update the payment amount for you.

ONLINE BILL PAY HOMEOWNERS: If you make your monthly payment through an online bill pay service, please do not forget to update your payment amount.

If you would like to pay the shortage now:



PAY ONLINE

amerihome.loanadministration.com

- ▷ Go to "**Mortgage Account.**"
- ▷ Select "**Payment.**"
- ▷ Choose "**Make an Additional Payment.**"
- ▷ Enter shortage amount of **\$418.65** on the "**Additional Escrow**" line to make your escrow payment.
- ▷ Agree to Terms and Conditions and "**Confirm Payment.**"

OR



MAIL

Mail a check with the coupon below.

SARAT B POLAVARAPU
5901 ASTER DR
MCKINNEY TX 75071-2231



LOAN NUMBER

SHORTAGE AMOUNT

0186909230**\$418.65**

PAYMENT PROCESSING CENTER
PO Box 11733
Newark, NJ 07101-4733

If you choose to pay your escrow shortage of **\$418.65** in full, your new loan payment amount will be **\$5,212.98**. Please include your loan number on your check. Make payable to **AmeriHome Mortgage Company, LLC** and send to:

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PO Box 77404
Ewing, NJ 08628

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SARAT B POLAVARAPU
5901 ASTER DR
MCKINNEY TX 75071-2231

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

Property Address	5901 ASTER DR MCKINNEY TX 75071
Statement Date	03/22/2024
Loan Number	0186909230
New Mortgage Payment Amount	\$5,247.87
New Payment Effective Date	05/01/2024

Overview

Each year, we perform an analysis of your escrow account to ensure that there are enough funds to meet the required minimum balance to pay your projected taxes and insurance premiums. This Annual Escrow Account Disclosure Statement details our findings.

- ▷ **Results of Our Analysis:** You have a **SHORTAGE**. Your escrow account balance is expected to fall below the required minimum balance.
- ▷ **What This Means for You:** Your shortage will be spread over **12** months and included in your monthly payment.
- ▷ **Your Future Monthly Payment:** Your payments will **increase**, based on our escrow analysis projections for the next calendar year.

Your escrow account has a shortage in the amount of

\$418.65

Why do I have a shortage?

Below is a summary of your recent escrow activity. For more information about why your taxes or insurance premium adjusted, please contact your taxing authority or your insurance company.

For more details on how any insurance and/or tax adjustments will affect your future payments, please see the **Escrow Account Projections** section.

Annual Escrow Review

Escrow Item	Expected to Pay	Change	Now Expect to Pay
INSURANCE	\$1,071.00		\$1,071.00
HAZARD INS			\$1,071.00
TAXES	\$9,636.42	+	\$9,915.52
R.E. TAX			\$9,915.52
MORTGAGE INSURANCE	\$1,625.04		\$1,625.04
TOTAL DISBURSEMENTS	\$12,332.46	+	\$12,611.56

Monthly Payment Comparison

Payment Itemization	Current 04/01/2024	New 05/01/2024
Principal and Interest	\$4,162.02	\$4,162.02
Escrow Deposit	\$1,027.71	\$1,050.96
Escrow Shortage		\$34.89
Total Payment	\$5,189.73	\$5,247.87

How was my shortage determined?

A shortage occurs when your lowest projected escrow balance is less than your required minimum balance. This is determined by simply subtracting the **Required Minimum Balance** from the lowest **Projected Escrow Balance**, as highlighted in the **Escrow Account Projections** section.

Your required minimum balance is determined by federal law, state law and your loan contract and includes a payment cushion of up to two months of escrow payments to help cover any increase in taxes and/or insurance.

Your current payment cushion is **\$1,831.09**.

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REQUIRED MINIMUM BALANCE **\$1,831.09**
Balance 12/2024

ESCROW SHORTAGE **\$418.65**





NMLS ID 135776

Escrow Account History

Escrow account activity from September 2023 to April 2024

This section details your actual escrow account activity for the review period, which may help explain any changes to your payment.

Date	DEPOSITS TO ESCROW		PAYMENTS FROM ESCROW		Description	ESCROW BALANCE	
	Projected	Actual	Projected	Actual		Projected	Actual
					BEGINNING BALANCE	\$7,851.84	\$7,851.84
Sep 2023	\$1,027.71	\$1,027.71	\$135.42	*	PMI	\$8,744.13	\$8,879.55
Sep 2023				\$135.42*	PMI	\$8,744.13	\$8,744.13
Oct 2023	\$1,027.71	\$1,027.71	\$135.42	*	PMI	\$9,636.42	\$9,771.84
Oct 2023				\$135.42*	PMI	\$9,636.42	\$9,636.42
Nov 2023	\$1,027.71	\$1,027.71	\$135.42	*	PMI	\$10,528.71	\$10,664.13
Nov 2023				\$135.42*	PMI	\$10,528.71	\$10,528.71
Dec 2023	\$1,027.71	\$2,055.42*	\$135.42	*	PMI	\$11,421.00	\$12,584.13
Dec 2023			\$9,636.42	\$9,915.52*	R.E. TAX	\$1,784.58	\$2,668.61
Dec 2023				\$135.42*	PMI	\$1,784.58	\$2,533.19
Jan 2024	\$1,027.71	*	\$135.42	*	PMI	\$2,676.87	\$2,533.19
Jan 2024				\$135.42*	PMI	\$2,676.87	\$2,397.77
Feb 2024	\$1,027.71	\$1,027.71	\$135.42	*	PMI	\$3,569.16	\$3,425.48
Feb 2024				\$135.42*	PMI	\$3,569.16	\$3,290.06
Mar 2024	\$1,027.71	\$1,027.71	\$135.42	*	PMI	\$4,461.45	\$4,317.77
Mar 2024				\$135.42*	PMI	\$4,461.45	\$4,182.35
Apr 2024 (estimate)	\$1,027.71	\$1,027.71	\$135.42	\$135.42	PMI	\$5,353.74	\$5,074.64
May 2024	\$1,027.71	*	\$135.42	*	PMI	\$6,246.03	
Jun 2024	\$1,027.71	*	\$135.42	*	PMI	\$7,138.32	
Jun 2024			\$1,071.00	*	HAZARD INS	\$6,067.32	
Jul 2024	\$1,027.71	*	\$135.42	*	PMI	\$6,959.61	
Aug 2024	\$1,027.71	*	\$135.42	*	PMI	\$7,851.90	
Totals	\$12,332.52	\$8,221.68	\$12,332.46	\$10,998.88			

An asterisk (*) beside an amount indicates a difference from projected activity either in the amount or the date. Please note since mortgage insurance is paid monthly on the annual renewal date of the premium and PMI is paid monthly for the prior month's premium, additional asterisks report in the Account History for these items, if applicable.

The "estimate" under any of the dates indicates that the payment or disbursement has not yet occurred, but is estimated to occur as shown.

Last year we anticipated that Disbursements would be made from your Escrow Account during the period equaling \$12,332.46. Under Federal Law, your lowest monthly balance should not have exceeded \$1,784.58, or 1/6th of total anticipated payments from the account, unless your loan contract or State law specifies a lower amount. Under your loan contract and State law your lowest monthly balance should not have exceeded \$1,784.58.

Your actual lowest monthly balance was greater than \$1,784.58. The items with an asterisk on your Account History may explain this. For a further explanation, call our Customer Service number shown at the end of this statement.

Escrow Account Projections

This section provides an estimate of all payments we anticipate receiving as well as what we expect to pay on your behalf in the next year. The lowest projected balance and required minimum balance are highlighted for reference.

Escrow account projections from May 2024 to April 2025

DATE	PAYMENTS TO ESCROW	WHAT WE EXPECT TO PAY	DESCRIPTION	PROJECTED ESCROW BALANCE	REQUIRED ESCROW BALANCE
			BEGINNING BALANCE	\$5,074.64	\$5,493.29
May 2024	\$1,050.96	\$135.42	PMI	\$5,990.18	\$6,408.83
Jun 2024	\$1,050.96	\$135.42	PMI	\$6,905.72	\$7,324.37
Jun 2024		\$1,071.00	HAZARD INS	\$5,834.72	\$6,253.37
Jul 2024	\$1,050.96	\$135.42	PMI	\$6,750.26	\$7,168.91
Aug 2024	\$1,050.96	\$135.42	PMI	\$7,665.80	\$8,084.45
Sep 2024	\$1,050.96	\$135.42	PMI	\$8,581.34	\$8,999.99
Oct 2024	\$1,050.96	\$135.42	PMI	\$9,496.88	\$9,915.53



YOUR ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT
LOAN NUMBER: 0186909230

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NMLS ID 135776

DATE	PAYMENTS TO ESCROW	WHAT WE EXPECT TO PAY	DESCRIPTION	PROJECTED ESCROW BALANCE	REQUIRED ESCROW BALANCE
Nov 2024	\$1,050.96	\$135.42	PMI	\$10,412.42	\$10,831.07
Dec 2024	\$1,050.96	\$135.42	PMI	\$11,327.96	\$11,746.61
Dec 2024		\$9,915.52	R.E. TAX	\$1,412.44	\$1,831.09
Jan 2025	\$1,050.96	\$135.42	PMI	\$2,327.98	\$2,746.63
Feb 2025	\$1,050.96	\$135.42	PMI	\$3,243.52	\$3,662.17
Mar 2025	\$1,050.96	\$135.42	PMI	\$4,159.06	\$4,577.71
Apr 2025	\$1,050.96	\$135.42	PMI	\$5,074.60	\$5,493.25
TOTALS	\$12,611.52	\$12,611.56			

New Loan Payment

Your new payment consists of:

Principal & Interest (P & I)	\$4,162.02
Escrow Deposit	\$1,050.96
Escrow Shortage	\$34.89

NEW LOAN PAYMENT Beginning on May 01, 2024 **\$5,247.87**

Customer Service

amerihome.loanadministration.com

Live Chat: Find all your loan information online. Still have questions? Use Live Chat on the website to speak with one of our representatives.

Correspondence
PO Box 77423
Ewing, NJ 08628

Hours of Operation
8:30 AM - 10:00 PM ET M-F

Telephone
855-501-3035

We accept telecommunications relay service calls.



NMLS ID 135776

Important Information

AUTOPAY HOMEOWNERS

If you're enrolled in Autopay, any additional principal deductions you have previously authorized are not included in the above listed new payment amount. However, until we are otherwise advised, the authorized additional principal amount will continue to be withdrawn from your account.

ADJUSTABLE RATE MORTGAGE CUSTOMERS

If your loan has an adjustable interest rate, your monthly principal and interest payment may change prior to your next Escrow Analysis.

INSURANCE RENEWAL/CHANGING INSURANCE

Upload proof of insurance coverage at www.mycoverageinfo.com/Cen300. Your insurance documents can also be sent to us via the following methods: Email: Cen300@mycoverageinfo.com or mail to: PO Box 202028, Florence, SC 29502-2028.

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO THE AUTOMATIC STAY IN A BANKRUPTCY PROCEEDING, THIS LOAN STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT INDEBTEDNESS AS YOUR PERSONAL OBLIGATION.

TX Borrowers Only: COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT (877) 276-5550.

HOW TO READ YOUR ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

A quick guide to help you understand all your important escrow account information.



PO BOX 77404
EWING, NJ 08628

+ 0369796 000028943 0EP203 0794656 0E

FNAME1 LNAME1
FNAME2 LNAME2
ADDRESS 1
CITY, STATE XXXXX-XXXX

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

Property Address ADDRESS
CITY, STATE XXXXX-XXXX

Statement Date MM/DD/YYYY

Loan Number XXXXXXXXXXX

New Mortgage Payment Amount \$X,XXX.XX

New Payment Effective Date MM/DD/YYYY

Overview

Each year, we perform an analysis of your escrow account to ensure that there are enough funds to meet the required minimum balance to pay your projected taxes and insurance premiums. This Annual Escrow Account Disclosure Statement details our findings.

- ▶ **Results of Our Analysis:** You have a **SHORTAGE**. Your escrow account balance is expected to fall below the required minimum balance.
- ▶ **What This Means for You:** Your shortage will be spread over **<XX>** months and included in your monthly payment.
- ▶ **Your Future Monthly Payment:** Your payments will **<increase/decrease/stay the same>**, based on our escrow analysis projections for the next calendar year.

Your escrow account has a shortage in the amount of

\$XXX.XX

Why do I have a shortage?

Below is a summary of your recent escrow activity. For more information about why your taxes or insurance premium adjusted, please contact your taxing authority or your insurance company.

For more details on how any insurance and/or tax adjustments will affect your future payments, please see the **Escrow Account Projections** section.

Annual Escrow Review

Escrow Item	Expected to Pay	Change	Now Expect to Pay
Insurance	\$XXX.XX	+/-	\$XXX.XX
	\$XXX.XX	+/-	\$XXX.XX
	\$XXX.XX	+/-	\$XXX.XX
	\$XXX.XX	+/-	\$XXX.XX
	\$XXX.XX	+/-	\$XXX.XX
Taxes	\$XXX.XX	+/-	\$XXX.XX
	\$XXX.XX	+/-	\$XXX.XX
	\$XXX.XX	+/-	\$XXX.XX
	\$XXX.XX	+/-	\$XXX.XX
	\$XXX.XX	+/-	\$XXX.XX
Mortgage Insurance	\$XXX.XX	+/-	\$XXX.XX

Monthly Payment Comparison

Payment Itemization	Current	New
	MM/DD/YYYY	MM/DD/YYYY
Principal and Interest	\$XXX.XX	\$XXX.XX
Escrow Deposit	XXX.XX	XXX.XX
Escrow Shortage	XXX.XX	XXX.XX
Miscellaneous	XXX.XX	XXX.XX
Total Payment	\$XXX.XX	\$XXX.XX

How was my shortage determined?

A shortage occurs when your lowest projected escrow balance is less than your required minimum balance. This is determined by simply subtracting the **Required Minimum Balance** from the lowest **Projected Escrow Balance**, as highlighted in the **Escrow Account Projections** section.

Your required minimum balance is determined by federal law, state law and your loan contract and includes a payment cushion of up to two months of escrow payments to help cover any increase in taxes and/or insurance.

Your current payment cushion is **\$XXX.XX**.

REQUIRED MINIMUM BALANCE
Balance MM/DD/YYYY

\$X,XXX.XX

ESCROW SHORTAGE

\$XXX.XX



Statement Identifying Information

Look here to find some basics, including your loan number, new mortgage payment amount and new payment effective date.

Overview

Go here to see whether you have a shortage or surplus (including the amount) or sufficient funds. Learn how any surplus or shortage may be handled, and whether your future monthly payment will increase, decrease or stay the same.

Summary

This quick summary of your recent escrow activity can help you learn more about why you may have a surplus or shortage. See the difference between what was expected to be paid for taxes and insurance versus what is now expected to be paid for the upcoming period, as well as how your new monthly payment compares to your existing payment.

Required Minimum Balance

Your required minimum balance, also known as your payment cushion, covers any unanticipated tax or insurance increases. Your projected escrow balance is what we anticipate your lowest balance will be in the next 12 months. The difference between these two amounts will determine whether your account has a surplus or shortage.

