

Contact Us

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 Hattiesburg, MS 39404-8001

www.regionsmortgage.com

Payment Information

 ACCOUNT NUMBER: 1898191919
 ANALYSIS DATE: 01/16/24

	PAYMENT As of 09/01/23	NEW PAYMENT As of 03/01/24
Principal & Interest (P&I)	2,350.81	2,350.81
Escrow Payment	946.01	855.78
Prorated Shortage	10.95	.00
Total	3,307.77	3,206.59 *

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

Coming Year Escrow Projections

SEE REVERSE SIDE FOR ADDITIONAL INFORMATION



ANTICIPATED ESCROW DISBURSEMENTS	ANTICIPATED AMOUNT		ACCOUNT PROJECTIONS			
	MONTH	TO ESCROW	FROM ESCROW	DESCRIPTION	PROJECTED ESCROW ACCOUNT BALANCE	REQUIRED ESCROW ACCOUNT BALANCE
HAZARD INS		2,356.00				
COUNTY TAX		7,913.34				
TOTAL DISBURSEMENTS		10,269.34				
1/12th Total Annual Disbursements						
Per Payment Deposit		855.78				
PROJECTED ESCROW BALANCE SUMMARY						
The right side of this form is a comparison of the projected low point of your escrow account to the allowable low point to determine an overage or shortage. The low point balance is the lowest amount your escrow account should reach over a 12 month period.						
Your ending balance, from the last month of the account history is \$4,801.13. Your starting balance according to this analysis should be \$3,423.10.						
This means you have an overage of \$1,378.03. This overage is being returned to you in a separate mailing.						
Your mortgage payment for the coming year will be \$3,206.59 of which \$2,350.81 will be for principal and interest and \$855.78 will go into your escrow account.						
	03/24	855.78		Beginning Balance	4,801.13	3,423.10
	04/24	855.78			5,656.91	4,278.88
	05/24	855.78			6,512.69	5,134.66
	06/24	855.78			7,368.47	5,990.44
	07/24	855.78			8,224.25	6,846.22
	08/24	855.78	2,356.00-	HAZARD INS	9,080.03	7,702.00
	09/24	855.78			7,579.81	6,201.78
	10/24	855.78			8,435.59	7,057.56
	11/24	855.78			9,291.37	7,913.34
	12/24	855.78	1,080.70-	COUNTY TAX	10,147.15	8,769.12
	12/24	855.78	6,832.64-	COUNTY TAX	9,922.23	8,544.20
	01/25	855.78			3,089.59	1,711.56 <
	02/25	855.78			3,945.37	2,567.34
	TOTAL	10,269.36	10,269.34-		4,801.15	3,423.12

If this loan is included in an active bankruptcy case and was not reaffirmed by order of the Bankruptcy Court, or if you received a bankruptcy discharge associated with your loan, this statement is being provided for informational purposes only and is not an attempt to collect, recover, or offset any discharged debt previously incurred by you. However, we reserve all rights and remedies under the security instrument, including the right to foreclose on the collateral.

* If payments are made automatically through your financial institution's bill pay service, please remember to notify them to adjust your mortgage remittance to reflect the new payment amount.

Periodically, Regions Mortgage performs an analysis of the escrow account for your loan. If your loan is contractually current, Regions Mortgage issues refunds for all escrow overages in amounts of \$10 or greater. If the escrow overage is less than \$10, Regions Mortgage uses the overage to reduce the first payment due following the escrow analysis. A recent review of your account shows you have an escrow overage greater than \$10. A check for the amount of the overage has been sent to you under separate cover.

- On Oct. 26, 1994, The Department of Housing and Urban Development (HUD) established a nationwide standard escrow accounting method for all loans subject to the Real Estate Settlement Procedures Act (RESPA). This method is known as "aggregate accounting". Your escrow account has been analyzed using this method. Please use this form in conjunction with the accompanying ESCROW ACCOUNT PROJECTION AND HISTORY STATEMENT.

The left side of this form is a projection of the escrow disbursements for the next year. This may show the actual amount paid for that item, or if unknown, the projection may include a RESPA authorized adjustment to the previous year's disbursement. The total of the projected disbursement(s) is divided by a specific number of months to arrive at the monthly escrow deposit before overage or shortage adjustment. The monthly escrow deposit is used on the Coming Year Escrow Projection Statement for the "Payments to Escrow".

At the top of this form, PAYMENT INFORMATION, provides an itemized description of your new payment amount including any required overage, deficiency, and/or shortage adjustment. For comparison, an itemized description of your previous payment has been provided.

- The purpose of the Coming Year Projection is to determine the lowest balance "Low Point" to which your escrow account will decline over the upcoming year.

The left side of the projection form is a month-to-month description of payments anticipated to be deposited and disbursed from your escrow account. The beginning Escrow Required Balance includes the disbursement of any overage reported or repayment of all shortages and/or deficits. The maximum low point by Federal Law (RESPA) is 2 monthly deposits (1/6) of your total annual disbursements from your escrow account. However, if your loan documents or state law specifies a lower minimum balance, this lesser amount will be the allowable low point for your account.

The top of this form is a comparison of the projected low point of your escrow account to the allowable low point to determine an overage or shortage. If the projected low point is greater than the allowable low point, there is an overage. If the overage is \$10 or greater, it will automatically be refunded to you unless the account is delinquent. If less than \$10, we will lower your monthly payments accordingly.

If the projected low point is less than the allowable low point, there is a shortage and/or deficiency which will be recovered by an adjustment to your monthly payment over the specified number of months. The adjustment amount(s) appear in the Low Balance Summary and Current Payment box.

- This statement itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure. The projections from your previous escrow analysis are to the left of the actual payments, disbursements and escrow balance. By comparing the actual escrow payments to the previous projections listed, you can determine where a difference may have occurred.
- An asterisk (*) indicates a difference from the projected activity in either the amount or date.
- 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.
- Your projected low point may or may not have been reached based on one or more of the following factors:

PAYMENT(S)

- Monthly payment(s) received earlier OR later than expected
- Monthly payment(s) received were less than OR greater than expected
- Previous overage was returned to escrow
- Previous shortage not paid entirely

TAXES

- Tax rate and/or assessed value changed
- Exemption status lost or changed
- Supplemental/Delinquent tax paid
- Tax bill paid earlier OR later than expected
- Tax installment not paid
- Tax refund received
- New tax escrow requirement paid

INSURANCE

- Premium changed
- Coverage changed
- Additional premium paid
- Insurance bill paid earlier OR later than expected
- Premium was not paid
- Premium refund received
- New insurance escrow requirement paid
- Lender placed insurance premium paid

MONTH	PAYMENTS TO ESCROW		DISBURSEMENTS FROM ESCROW		DESCRIPTION	ESCROW BALANCE	
	PROJECTED	ACTUAL	PROJECTED	ACTUAL		PROJECTED	ACTUAL
					BEGINNING BALANCE	7,104.15	7,929.67
09/23	946.01	956.96 *				8,050.16	8,886.63
10/23	946.01	956.96 *				8,996.17	9,843.59
11/23	946.01	956.96 *				9,942.18	9,719.85
11/23				1,080.70 *	COUNTY TAX	9,942.18	9,719.85
12/23	946.01	*	1,130.90	*	COUNTY TAX	9,942.18	2,887.21
12/23			7,865.26	*	COUNTY TAX	9,757.29	2,887.21
01/24	946.01	956.96 *				1,892.03	2,887.21
02/24	946.01	956.96 * E				1,892.03	2,887.21
08/24						2,838.04	3,844.17
						3,784.05	4,801.13 E
						0.00 <	0.00
TOTAL	5,676.06	4,784.80	8,996.16	7,913.34			