

**APPENDIX K-2: SHORT YEAR STATEMENTS —
EXAMPLE**

[Transferor (old) servicer when sold.]

[Projections for pre-rule and post-rule accounts computed using aggregate analysis.]

[Servicer's name, address, and toll-free number.]

**ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT —
PROJECTIONS FOR COMING YEAR**

THIS IS AN ESTIMATE OF ACTIVITY IN YOUR ESCROW ACCOUNT DURING THE COMING YEAR
BASED ON PAYMENTS ANTICIPATED TO BE MADE FROM YOUR ACCOUNT.

Month	Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Account Balance
Starting balance:			\$1,200
September	200	0		1,400
October	200	800	taxes	800
November	200	600	insurance	400
December	200	0		600
January	200	0		800
February	200	0		1,000
March	200	0		1,200
April	200	0		1,400
May	200	0		1,600
June	200	1,000	taxes	800
July	200	0		1,000
August	200	0		1,200