

**APPENDIX H-2: BIWEEKLY PAYMENTS —
EXAMPLE**

[Biweekly payments, monthly accounting.]

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

INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT

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
Initial deposit:				\$ 1,000
September	360	520	taxes	840
October	240	0		1,080
November	240	0		1,320
December	240	0		1,560
January	240	600	taxes	1,200
February	240	0		1,440
March	360	0		1,800
April	240	0		2,040
May	240	1,200	insurance	1,080
June	240	800	taxes	520
July	240	0		760
August	240	0		1,000

(PLEASE KEEP THIS STATEMENT FOR COMPARISON WITH THE ACTUAL ACTIVITY IN YOUR
ACCOUNT AT THE END OF THE ESCROW ACCOUNTING COMPUTATION YEAR.)

Cushion selected by servicer: \$ 520.

YOUR BIWEEKLY MORTGAGE PAYMENT FOR THE COMING YEAR WILL BE \$ 750 OF WHICH
\$ 630 WILL BE FOR PRINCIPAL AND INTEREST AND \$ 120 WILL GO INTO YOUR
ESCROW ACCOUNT.