

**APPENDIX I-1: ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT —  
FORMAT**

[Account history of pre-rule accounts computed using single-item analysis]

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

**ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT —  
ACCOUNT HISTORY**

THIS IS A STATEMENT OF ACTUAL ACTIVITY IN YOUR ESCROW ACCOUNT FROM \_\_\_\_\_ THROUGH \_\_\_\_\_ (COMPARE IT TO THE ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT — PROJECTIONS FOR COMING YEAR—WHICH WAS SENT TO YOU LAST YEAR ON \_\_\_\_\_ (ANOTHER COPY ENCLOSED).)

[INSTRUCTIONS TO PREPARER: Delete material in brackets ( ) if initial escrow account disclosure statement or annual disclosure payment history was not delivered in previous year. Also, if the servicer elects to provide a side-by-side comparison of last year's projection to the account history, delete "(COMPARE . . . ENCLOSED)". This instruction paragraph should not be included in the form.]

[Your monthly mortgage payment for the past year was \$\_\_\_\_\_, of which \$\_\_\_\_\_ was for principal and interest. \$\_\_\_\_\_ went into your escrow account, and \$\_\_\_\_\_ was for discretionary items (such as life insurance, disability insurance) that you chose to have included with your monthly mortgage payment.]

[INSTRUCTIONS TO PREPARER: The reference to the discretionary items should be omitted if there are no payments for such items included in the monthly mortgage payment. This instruction paragraph should not appear on the form.]

Month	Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Account Balance
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Starting balance: ..... \$\_\_\_\_\_

[A filled-out example follows.]

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount.

Last year, we anticipated that payments from your account would be made during this period equaling \$\_\_\_\_\_. Under Federal law, your lowest monthly balance should not have exceeded \$\_\_\_\_\_, unless your mortgage contract or State law specifies a lower amount. (Your mortgage contract and State law are silent on this issue.) (Under your mortgage contract and State law, your lowest monthly balance should not have exceeded \$\_\_\_\_\_.)

[INSTRUCTIONS TO PREPARER: The servicer is to use the appropriate sentence above describing the mortgage contract. This instruction paragraph should not appear in the form.]

Your actual lowest monthly balance was greater than \$\_\_\_\_\_. The items with an asterisk on your Account History may explain this. If you want a further explanation, please call our toll-free number.

[INSTRUCTIONS TO PREPARER: The servicer is to use the paragraph above if the lowest month-end balance exceeds either the Federal or the contract/State law limit. Put the lower of the two in the blank. This instruction paragraph should not appear in the form.]