

APPENDIX K

(APPENDIX K consists of Appendices K-1 through K-4)

**APPENDIX K-1: SHORT YEAR STATEMENTS —
EXAMPLE**

[Maturity payoff, or transferor (old) servicer when sold.]

[Account history of pre-rule and post-rule accounts computed using aggregate 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 SEPTEMBER 1993 THROUGH APRIL 1994. [COMPARE IT TO THE ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT — PROJECTIONS FOR COMING YEAR — WHICH WAS SENT TO YOU LAST YEAR ON AUGUST 16 (ANOTHER COPY IS ENCLOSED).]

YOUR MONTHLY MORTGAGE PAYMENT SINCE SEPTEMBER 1993 WAS \$ 1,324 OF WHICH \$ 1,124 WAS FOR PRINCIPAL AND INTEREST AND \$ 200 WENT INTO YOUR ESCROW 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	680*	taxes	920
November	200	600	insurance	520
December	200	0		720
January	200	0		920
February	200	0		1,120
March	200	0		1,320
April	200	0		1,520

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.