

**APPENDIX K-3: SHORT YEAR STATEMENTS —  
EXAMPLE**

[Transferee (new) servicer, no change in monthly payment or accounting system,  
at the end of the yearly cycle.]

[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 MAY 1994 THROUGH AUGUST 1994.

YOUR MONTHLY MORTGAGE PAYMENT SINCE MAY 1994 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:				\$1,520
May	200	0		1,720
June	200	0		1,920
July	200	1,000	taxes	1,120
August	200	0		1,320