

**United States Department of Agriculture
Rural Housing Service**

INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT

Disclosure Date: _____

Borrower Name and Address

Lender's Name and Address

Loan No. _____

Telephone No. _____

Your mortgage payment for the coming year will be \$ _____ of which \$ _____ will be for principal and interest, and \$ _____ will go into your escrow account.

Your first monthly mortgage payment for the coming year will be \$ _____ of which \$ _____ will be for principal and interest, and \$ _____ will go into your escrow account. The terms of your loan may result in changes to the principal and interest payments during the 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/ Payment No. | Payments to Escrow Acct. | Payments from Escrow Acct. | Description | Escrow Acct. Balance |
|--------------------------|-----------------------------|-------------------------------|-------------|-------------------------|
| Starting Balance: | | | | \$ _____ |
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(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: \$ _____

(Borrower Signature)

(Borrower Signature)

(Date Signed)

(Date Signed)

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0575-0172. The time required to complete this information collection is estimated to average 5 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.