

KENTUCKY HOUSING CORPORATION  
 1225 LOUISVILLE RD  
 FRANKFORT KY 40601  
 (502)564-7630 x:290  
 Toll: (800)633-8996 x:290

Loan Number XXXXXX  
 Due Date XX/XX/XX

Property Address:

CUSTOMER NAME  
 CUSTOMER ADDRESS

This column is the monthly Escrow amount you paid last year.      This column is the amounts we paid on your behalf last year.      This column is the Escrow account balance after each payment posted or disbursement paid.

Account History for 02/22 Through 01/23

Month	Projected	Actual	Projected	Actual	Disb Desc	Projected	Actual
	T&I Pmt	T&I Pmt	T&I Disb	T&I Disb		T&I Balance	T&I Balance
Starting T&I Balance.....						0.00	0.00
February	0.00	0.00	0.00	0.00		0.00	0.00 **
March	0.00	0.00	0.00	0.00		0.00	0.00 **
April	0.00	0.00	0.00	0.00		0.00	0.00 **
May	0.00	0.00	0.00	0.00		0.00	0.00 **
June	0.00	0.00	0.00	0.00		0.00	0.00 **
July	0.00	0.00	0.00	0.00		0.00	0.00 **
August	0.00	0.00	0.00	0.00		0.00	0.00 **
September	0.00	0.00	0.00	0.00		0.00	0.00 **
October	0.00	0.00	0.00	0.00		0.00	0.00 **
November	0.00	363.53 *	0.00	0.00		0.00	363.53
December	0.00	312.27 *	0.00	0.00		0.00	675.80
	0.00	0.00	0.00	130.46 *	PMI	0.00	545.34
	0.00	0.00	0.00	130.46 *	PMI	0.00	414.88
	0.00	0.00	0.00	22.00 *	HAZD	0.00	392.88
January	0.00	312.27 * E	0.00	130.46 * E	PMI	0.00	574.69
Totals.....	0.00	988.07	0.00	413.38			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. An "E" indicates estimates for future payments or disbursements.

The mortgage payment, as of the last T&I Account Disclosure Statement, was 0.00. The breakdown was as follows: 0.00 Principal and Interest, 0.00 T&I, 0.00 Miscellaneous Insurance, 0.00 Subsidy.

Last year, we anticipated that disbursements from the T&I account would be made during this period equalling 0.00. Under RESPA, the low monthly T&I balance should not have exceeded 0.00, or 1/6 of anticipated disbursements. Under the mortgage contract, the low monthly T&I balance should not have exceeded 0.00. Under the servicers selected low point, the low monthly T&I balance should not have exceeded 0.00. The low balance was 0.00\*\*.

Review the difference in the activity that we projected to occur against the actual history. Possibilities for not reaching the low balance may include:

1. A tax bill, insurance bill, or other T&I item was paid at a lower amount than projected, or was paid later than projected.
2. A surplus from a prior year was not eliminated.
3. Unscheduled deposits were made to the T&I account.
4. Unscheduled disbursements were made from the T&I account.

For further explanation, please call LOAN SERVICING DEPARTMENT.

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These columns represent the projected Escrow payment for the coming year based on last year's disbursements and the amounts projected to be disbursed in the coming year.

This column is what we are disbursing in that month on your behalf.

These columns represent the projected Escrow account balance and the projected Escrow account balance required to prevent a shortfall in the account during the coming year.

Account Projection Detail for 02/23 Through 01/24

Month	Projected T&I Pmt	Projected T&I Disb	Disb Desc	Current Bal Projection	Required Bal Projection
Starting T&I Balance.....				574.69	918.24
February	314.10	130.46	PMI	758.33	1,101.88
March	314.10	130.46	PMI	941.97	1,285.52
April	314.10	130.46	PMI	1,125.61	1,469.16
May	314.10	130.46	PMI	1,309.25	1,652.80
June	314.10	130.46	PMI	1,492.89	1,836.44
July	314.10	130.46	PMI	1,676.53	2,020.08
August	314.10	130.46	PMI	1,860.17	2,203.72
September	314.10	130.46	PMI	2,043.81	2,387.36
October	314.10	1,739.64	CNTY	618.27	961.82
	0.00	130.46	PMI	487.81	831.36
	0.00	464.08	HAZD	23.73	367.28 **
November	314.10	130.46	PMI	207.37	550.92
December	314.10	130.46	PMI	391.01	734.56
January	314.10	130.46	PMI	574.65	918.20
Totals.....	3,769.20	3,769.24			

