

Date: [Insert Date]

Borrower Name(s): [Insert Borrower Names]

Property Address: [Insert Property Address]

Loan Number: [Insert Loan Number]

Subject: Acknowledgement of Initial Escrow Account Disclosure Statement

Dear [Insert Borrower Name],

By signing this document, I/we acknowledge that I/we have received a copy of the Initial Escrow Account Disclosure Statement as required by the Real Estate Settlement Procedures Act (RESPA).

This statement provides an estimate of the payments to be made into my/our escrow account and the anticipated disbursements to be made from the account for property taxes, insurance premiums, and other assessments during the first year of the loan.

I/we understand that:

- The amounts shown in the statement are estimates and are subject to change based on actual tax bills and insurance premiums.
- An annual escrow analysis will be performed to adjust the monthly payment to ensure sufficient funds are available to cover these expenses.
- I/we will be notified of any changes to the monthly escrow payment following the annual analysis.

Please sign and return this acknowledgement for our records.

Borrower Signature

Co-Borrower Signature (if applicable)

Date