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[Date]

[Borrower Name]
[Co-Borrower Name]
[Property Address]
[City, State, Zip Code]

Re: Loan Number: [Loan Number]

Dear [Borrower Name],

Enclosed please find your Initial Escrow Account Disclosure Statement. This statement is being provided to you in connection with the servicing of your mortgage loan.

This document provides an estimate of the payments that will be made from your escrow account during the first year of your loan for items such as property taxes and insurance premiums. It also outlines the required monthly escrow payment amount and the minimum balance required to be maintained in your account.

Please review this statement carefully as it details:

- The anticipated disbursement dates and amounts for taxes and insurance.
- The monthly payment amount allocated to your escrow account.
- The "cushion" or reserve amount required by the servicer.

This disclosure is for informational purposes and reflects our current projections. If there are changes to your tax assessments or insurance premiums in the future, your monthly escrow payment may be adjusted accordingly during your next annual escrow analysis.

If you have any questions regarding this statement or your escrow account, please contact our Customer Service Department at [Phone Number] between the hours of [Hours of Operation].

Sincerely,

[Servicer Name]
[Department Name]
[Contact Address]

Enclosure: Initial Escrow Account Disclosure Statement