

[Date]

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

Re: Loan Number: [Loan Number]

SUPPLEMENTAL INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT

Dear [Borrower Name],

This Supplemental Initial Escrow Account Disclosure Statement provides additional information regarding your escrow account established in connection with your mortgage loan. It is a follow-up to the disclosures provided at the time of your loan closing.

Your escrow account is used to pay recurring property-related expenses. Based on our estimates, the following items will be paid from your account during the coming year:

- Property Taxes: \$[Amount]
- Hazard Insurance: \$[Amount]
- Mortgage Insurance (if applicable): \$[Amount]
- Other [Specify]: \$[Amount]

Monthly Escrow Payment: \$[Amount]

This monthly amount is added to your principal and interest payment. Please note that these amounts are estimates based on the most recent tax and insurance bills available. Your monthly payment may change in the future if these costs increase or decrease.

Cushion Requirement:

To ensure sufficient funds are available to pay these bills when they become due, a cushion of [Number] months of escrow payments is maintained in your account, as permitted by federal and state law.

Anticipated Disbursement Schedule:

Month	Disbursement Description	Estimated Amount	Estimated Account Balance
[Month]	[Item Name]	[\$Amount]	[\$Amount]

If you have any questions regarding this statement or your escrow account, please contact our Customer Service Department at [Phone Number] or visit [Website Address].

Sincerely,

[Lender/Service Name]
[Department Name]