

Date: [Insert Date]

Lender: [Insert Lender Name]

Borrower(s): [Insert Borrower Name(s)]

Property Address: [Insert Property Address]

Loan Number: [Insert Loan Number]

INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT

This is an estimate of activity in your escrow account during the coming year based on payments of real estate taxes and insurance premiums that we anticipate making from your account.

Your Monthly Mortgage Payment for the coming year will be:

- Principal and Interest: \$[Amount]
- Escrow Deposit: \$[Amount]
- **Total Monthly Payment: \$[Total Amount]**

Escrow Cushion Disclosure:

In accordance with the Real Estate Settlement Procedures Act (RESPA), we maintain a cushion in your escrow account to cover unanticipated disbursements or disbursements made before your monthly installments are available in the account. The cushion for this account is established at [Insert Number, e.g., 2] months of escrow payments, totaling \$[Cushion Amount].

PROJECTION FOR COMING YEAR

Month	Payments to Escrow	Payments from Escrow	Description	Escrow Balance
Initial Deposit	-	-	Deposit at Closing	[\$Amount]
[Month 1]	[\$Amount]	[\$Amount]	[Item]	[\$Amount]
[Month 2]	[\$Amount]	[\$Amount]	[Item]	[\$Amount]

Required Minimum Balance: \$[Cushion Amount]

Please keep this statement for your records. If you have any questions regarding your escrow account, please contact our Customer Service Department at [Phone Number].

Sincerely,

[Lender/Service Name]