INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT

Lender/Servicer: Guaranteed Rate, Inc.

Address: 3940 N. Ravenswood Ave., Chicago, IL 60613

Telephone: 866-681-2264

Nguyen Loan #: 244858999 Serv. #: 5110333703

MIN: 100196399043594199

Your monthly mortgage payment for the coming year will be \$3,710.55 of which \$3,121.99 will be for principal and interest and \$588.56 will go into your escrow account.

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made from your account.

Starting Balance is: \$2,499.12

| Pymt Date | Deposit | Hazard Insurance | Mortgage Insurance | _County Property Tax | Withdrawal | Balance |
|-----------|---------|------------------|--------------------|----------------------|------------|----------|
| July | 588.56 | | 104.18 | 2,014.74 | 2,118.92 | 968.76 |
| August | 588.56 | | 104.18 | | 104.18 | 1,453.14 |
| September | 588.56 | | 104.18 | | 104.18 | 1,937.52 |
| October | 588.56 | | 104.18 | | 104.18 | 2,421.90 |
| November | 588.56 | | 104.18 | | 104.18 | 2,906.28 |
| December | 588.56 | | 104.18 | | 104.18 | 3,390.66 |
| January | 588.56 | | 104.18 | | 104.18 | 3,875.04 |
| February | 588.56 | | 104.18 | 2,014.74 | 2,118.92 | 2,344.68 |
| March | 588.56 | | 104.18 | | 104.18 | 2,829.06 |
| April | 588.56 | | 104.18 | | 104.18 | 3,313.44 |
| May | 588.56 | 1,783.08 | 104.18 | | 1,887.26 | 2,014.74 |
| June | 588.56 | | 104.18 | | 104.18 | 2,499.12 |

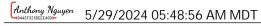
(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Cushion selected by servicer: \$968.76

Homeowner's Insurance payable to: AllState

Mortgage Insurance payable to: Enact

Property Taxes payable to: Cook



- BORROWER - Anthony Nguyen - DATE -



⁻ BORROWER - Anna C Luangxaysana - DATE -