

## ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

Customer Service: 888-480-2432  
Monday through Thursday from 7 a.m. to 8 p.m. (CT),  
Friday from 7 a.m. to 6 p.m. (CT) and Saturday from 8  
a.m. to 2 p.m. (CT)

Your Loan Number: 0640344487  
Statement Date: 10/25/2017

AWAIS SULTAN  
1157 W VERNON PARK PL  
CHICAGO IL 60607

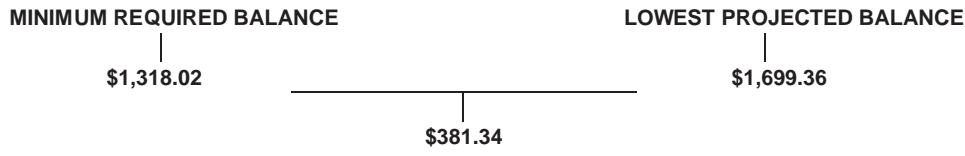
### IN CASE YOU WERE WONDERING

<b>Why am I receiving this?</b>	As required by RESPA, Mr. Cooper completes an analysis each year to ensure that your escrow account is funded correctly, determine any surplus or shortage, and adjust your monthly payment accordingly. Mr. Cooper maintains a cushion equal to two months' estimated taxes and insurance (unless limited by your loan documents or state law). This measure helps to avoid a negative balance in the event of changing tax and insurance amounts.
<b>What does this mean for me?</b>	At this time, your Escrow Account has more money than needed, resulting in a surplus of \$381.34. Due to this surplus and changes in your taxes and insurance premiums, <b>your monthly escrow payment will decrease by (\$254.98)</b> .
<b>What do I need to do?</b>	A surplus check in the amount of \$381.34 is attached below. Effective 12/01/2017, your new total monthly payment will be \$2,452.98 and will be reflected on your 12/01/2017 billing statement.

TOTAL PAYMENT	CURRENT MONTHLY PAYMENT	PAYMENT CHANGES	NEW MONTHLY PAYMENT
Principal and Interest	\$1,671.12	\$0.00	\$1,671.12
Escrow	\$1,036.84	(\$254.98)	\$781.86
<b>TOTAL PAYMENT</b>	<b>\$2,707.96</b>	<b>(\$254.98)</b>	<b>\$2,452.98</b>

See below for surplus calculation

**What is a Surplus?** A surplus is the difference between the **lowest projected balance** and the **minimum required balance** of your account for the coming year, as shown below. Please see second page for coming year details.



Please see the Coming Year Projections table on the back for more details.

ESCROW DISBURSEMENT BREAKDOWN	ANNUAL DISBURSEMENT	ANNUAL CHANGE	ANTICIPATED ANNUAL DISBURSEMENT
County Tax	\$0.00	\$7,137.08	\$7,137.08
Hazard Sfr	\$0.00	\$771.00	\$771.00
Borr Paid Mi	\$0.00	\$1,474.20	\$1,474.20
<b>ANNUAL TOTAL</b>	<b>\$0.00</b>	<b>\$9,382.28</b>	<b>\$9,382.28</b>

If you have questions about changes to your property taxes or homeowners' insurance premiums, please contact your local taxing authority or insurance provider. For more information about your loan, please sign in at [www.mrcooper.com](http://www.mrcooper.com).

## VOID

Mr. Cooper is simply a new brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a service mark of Nationstar Mortgage LLC. All rights reserved.

**Nationstar Mortgage LLC d/b/a Mr. Cooper is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.**

After conducting the annual analysis of your account, Mr. Cooper has determined that a surplus of funds exists and would like to inform you of options available to you. You may: 1.Retain the funds sent to you via check for your own purposes, 2.Return the funds to Mr. Cooper and request that we apply these funds to your unpaid principal balance, 3.Return the funds to Mr. Cooper and request that we apply these funds back into your escrow account.



### ESCROW SURPLUS CHECK

FOR PAYMENT OF ESCROW TO MORTGAGOR  
ESC DISBURSEMENT CLEARING

WELLS FARGO BANK, N.A., SAN FRANCISCO, CA

11-24/1210

LOAN NUMBER	0640344487
CHECK NUMBER	1006575446
DATE	10/25/2017

THREE HUNDRED EIGHTY ONE AND 34/100 DOLLARS AMOUNT \$381.34

PAY TO THE ORDER OF  
AWAIS SULTAN  
1157 W VERNON PARK PL  
CHICAGO IL 60607

**The change in your escrow payment may be based on one or more of the following factors:**

**PAYMENT(S)**

- Monthly payment(s) received were less than or greater than expected
- Monthly payment(s) received earlier or later than expected
- Previous overage returned to escrow
- Previous deficiency/shortage not paid entirely

**TAXES**

- Tax rate and/or assessed value changed
- Exemption status lost or changed
- Supplemental/Delinquent tax paid
- Paid earlier or later than expected
- Tax installment not paid
- Tax refund received
- New tax escrow requirement paid

**INSURANCE**

- Premium changed
- Coverage changed
- Additional premium paid
- Paid earlier or later than expected
- Premium was not paid
- Premium refund received
- New insurance escrow requirement paid
- Force placed insurance premium paid

**PRIOR YEAR ACCOUNT HISTORY AND COMING YEAR PROJECTIONS**

This is a statement of the actual activity in your escrow account from 07/17 through 11/17. This statement itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure, and projects payments, disbursements, and balances for the coming year. The projections from your previous escrow analysis are included with the actual payments and disbursements for the prior year. By comparing the actual escrow payment with the previous projections listed, you can determine where a difference may have occurred. When applicable, the letter "E" beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.

**Projections are included to ensure sufficient funds are available to pay your taxes and/or insurance for the coming year.** Under Federal Law (RESPA), the lowest monthly balance in your escrow account should be no less than \$1,318.02 or 1/6th of the total annual projected disbursement from your escrow account, unless your mortgage documents or state law specifies otherwise. Your projected estimated lowest account balance of \$1,699.36 will be reached in AUGUST 2018. When the minimum required balance is subtracted from your lowest projected balance, an Escrow Surplus results in the amount of \$381.34. These amounts are indicated with an arrow (<).

**PRIOR ESCROW ANALYSIS ACCOUNT HISTORY**

DEPOSITS INTO YOUR ESCROW ACCOUNT			DISBURSEMENTS FROM YOUR ESCROW ACCOUNT			ESCROW BALANCE	
MONTH	PROJECTED PAYMENT	ACTUAL PAYMENT	PROJECTED DISBURSEMENT	ACTUAL DISBURSEMENT	DESCRIPTION	PROJECTED BALANCE	ACTUAL BALANCE
7/17	\$0.00	\$143.24		\$0.00	Starting Balance	\$0.00	\$0.00
8/17	\$0.00	\$1,036.84		\$0.00	(-\$245.70)	\$0.00	\$143.24
9/17	\$0.00	\$1,036.84		\$0.00	(-\$122.85)	\$0.00	\$934.38
10/17	\$0.00	\$1,036.84		\$0.00	(-\$122.85)	\$0.00	\$1,848.37
11/17	\$0.00	\$1,036.84E		\$0.00	(-\$122.85)	\$0.00	\$2,762.36
Total	\$0.00	\$4,290.60		(\$0.00)	(\$614.25)	Ending Balance	\$3,676.35

### COMING YEAR ESCROW PROJECTIONS

MONTH	PROJECTED PAYMENT	PROJECTED DISBURSEMENTS	DESCRIPTION	CURRENT BALANCE	REQUIRED BALANCE PROJECTED
			Starting Balance	\$3,676.35	\$3,295.01
12/17	\$781.86	(\$122.85)	BORR PAID MI	\$4,335.36	\$3,954.02
1/18	\$781.86	(\$122.85)	BORR PAID MI	\$4,994.37	\$4,613.03
1/18	\$0.00	(\$771.00)	HAZARD SFR	\$4,223.37	\$3,842.03
2/18	\$781.86	(\$122.85)	BORR PAID MI	\$4,882.38	\$4,501.04
3/18	\$781.86	(\$3,529.66)	COUNTY TAX	\$2,134.58	\$1,753.24
3/18	\$0.00	(\$122.85)	BORR PAID MI	\$2,011.73	\$1,630.39
4/18	\$781.86	(\$122.85)	BORR PAID MI	\$2,670.74	\$2,289.40
5/18	\$781.86	(\$122.85)	BORR PAID MI	\$3,329.75	\$2,948.41
6/18	\$781.86	(\$122.85)	BORR PAID MI	\$3,988.76	\$3,607.42
7/18	\$781.86	(\$122.85)	BORR PAID MI	\$4,647.77	\$4,266.43
8/18	\$781.86	(\$3,607.42)	COUNTY TAX	\$1,822.21	\$1,440.87
8/18	\$0.00	(\$122.85)	BORR PAID MI	\$1,699.36	<b>\$1,318.02 &lt;</b>
9/18	\$781.86	(\$122.85)	BORR PAID MI	\$2,358.37	\$1,977.03
10/18	\$781.86	(\$122.85)	BORR PAID MI	\$3,017.38	\$2,636.04
11/18	\$781.86	(\$122.85)	BORR PAID MI	\$3,676.39	\$3,295.05
<b>TOTAL</b>	<b>\$9,382.32</b>	<b>(\$9,382.28)</b>	<b>ENDING BALANCE</b>	<b>\$3,676.39</b>	<b>\$3,295.05</b>

You will receive an Annual Escrow Account Disclosure Statement reflecting the actual disbursements at the end of the next escrow analysis cycle. However, you should keep this statement for your own records for comparison. If a previous escrow analysis statement was sent to you by your previous servicer, please refer to that statement for comparison purposes. If you have any questions about this statement, please call our **CustomerService Department toll-free at 888-480-2432**.

Note: Any disbursements listed after the date of this statement are assumed to be projected or estimated.

