

FIFTH THIRD BANK
Fifth Third Mortgage Escrow Department
5001 KINGSLEY DRIVE
MD 1MOBAH
CINCINNATI OH 45263-5300

VINCENT POLITE
1908 BELL CREEK LOOP
FRUITLAND PARK FL 34731



23760

Statement Date: 07/28/25
New Payment Effective Date: 09/01/25
Account Ending: *****2215
Property Address: 1908 BELL CREEK LOOP
FRUITLAND PARK FL 34731

Your Annual Mortgage Escrow Statement

SUMMARY

Each year, we review your escrow account to make sure the escrow portion of your monthly mortgage payment covers your property taxes and/or insurance. **Based on our review, there will be some changes to your escrow.**

ESCROW DETAILS:

- Your escrow account balance is projected to fall below the required minimum balance. This means you have a **shortage of \$2,562.77**. We will divide the shortage into 12 equal amounts and add these to your mortgage payments.
- Additionally, based on what we expect to pay in the next year, **the escrow portion of your monthly mortgage payment will now be \$294.08**.

? But what *is* escrow? Learn the basics at [53.com/EscrowHelp](https://www.53.com/EscrowHelp)

1. YOUR NEW MONTHLY MORTGAGE PAYMENT

YOUR NEW MONTHLY MORTGAGE PAYMENT IS:
\$1,720.12 STARTING 09/01/25

To understand how we calculated your new monthly mortgage payment, **which includes your escrow shortage of \$2,562.77 spread evenly over 12 months**, see the table to the right.

WHAT YOU NEED TO DO:

Adjust your monthly mortgage payment amount starting 09/01/25.

MONTHLY PAYMENT	CURRENT	NEW
Principal and/or Interest	\$1,212.48	\$1,212.48
+ Escrow	\$247.49	\$294.08
+ Other Insurance	\$0.00	\$0.00
SUB TOTAL	\$1,459.97	\$1,506.56
+ Shortage [$\$2,562.77 \div 12$]	\$0.00	\$213.56
TOTAL	\$1,459.97	\$1,720.12

? Want to see how we arrived at these numbers? Check out **Section 2** for the math.



2. WHAT WE EXPECT TO HAPPEN THIS YEAR (& THE MATH)

Here's how we determined your escrow amount.

Fifth Third expects to pay **\$3,529.07** on your behalf over the next **12 months**. To understand how we calculated your new monthly escrow amount, see the table to the right.

ESCROW DETAIL	NEW ANNUAL	NEW MONTHLY
AMERICAN INTEGRITY INS CO	\$3,130.67	\$260.88
+LAKE COUNTY	\$398.40	\$33.20
TOTAL	\$3,529.07	\$294.08

Here's how we determined your cushion.

We maintain a cushion (also called lowest required escrow balance) in your escrow account for unexpected increases in your taxes and/or insurance. **Your cushion for the next 12 months is \$588.16.**

$$\begin{array}{rcl} \$294.08 & \times & 2 \\ \text{YOUR NEW MONTHLY} & & \\ \text{ESCROW AMOUNT} & & \end{array} = \begin{array}{r} \$588.16 \\ \text{YOUR NEW LOWEST REQUIRED} \\ \text{ESCROW BALANCE} \\ \text{(CUSHION)} \end{array}$$

Your mortgage insurance payment isn't included in the calculation.

Our projections show you'll need more than you have in your escrow account. Here's how we determined your shortage.

The table below shows projected payments TO and FROM your escrow account for the next 12 months. In **March 2026** your balance will be less than the amount required, resulting in a shortage. To understand how we calculated the **escrow shortage**, see the formula to the right.

$$\begin{array}{rcl} -\$1,974.61 & - & \$588.16 \\ \text{LOWEST PROJECTED} & & \text{LOWEST REQUIRED} \\ \text{ESCROW BALANCE}^P & & \text{ESCROW BALANCE}^R \\ & & \text{(CUSHION)} \end{array} = \begin{array}{r} -\$2,562.77 \\ \text{ESCROW SHORTAGE} \end{array}$$

	PAYMENTS TO ESCROW ACCOUNT (\$)	PAYMENTS FROM ESCROW ACCOUNT (\$)	PAYMENT DESCRIPTION	PROJECTED* ESCROW BALANCE (\$)	REQUIRED ESCROW BALANCE (\$)
STARTING BALANCE				-504.10	2,058.67
09/2025	294.08	0.00		-210.02	2,352.75
10/2025	294.08	0.00		84.06	2,646.83
11/2025	294.08	398.40	LAKE COUNTY	-20.26	2,542.51
12/2025	294.08	0.00		273.82	2,836.59
01/2026	294.08	0.00		567.90	3,130.67
02/2026	294.08	0.00		861.98	3,424.75
03/2026	294.08	3,130.67	AMERICAN INTEGRITY I	-1,974.61 (P)	588.16 (R)
04/2026	294.08	0.00		-1,680.53	882.24
05/2026	294.08	0.00		-1,386.45	1,176.32
06/2026	294.08	0.00		-1,092.37	1,470.40
07/2026	294.08	0.00		-798.29	1,764.48
08/2026	294.08	0.00		-504.21	2,058.56
TOTAL	\$3,528.96	\$3,529.07			

* = What we projected (or estimated) to payout.

P = Lowest Projected Escrow Balance.

R = Lowest Required Escrow Balance.



So how does all of this compare to what happened last year? See **Section 3** for more detail.



3. WHAT HAPPENED LAST YEAR

The table below compares projected and actual payments from 09/01/2024 to 08/31/2025.

Your last escrow account statement estimated the total amount of taxes and insurance for the year. That annual amount was **\$1,910.60**.

Your actual lowest balance was different than your projected lowest required balance due to the amount or timing of your taxes or insurance. Below, we've highlighted in **BOLD** where these amounts or timing were different than originally estimated.

	PAYMENTS TO ESCROW ACCOUNT (\$)		PAYMENTS FROM ESCROW ACCOUNT (\$)		DESCRIPTION	ESCROW BALANCE (\$)	
	PROJECTED*	ACTUAL**	PROJECTED*	ACTUAL**		PROJECTED*	ACTUAL**
STARTING BALANCE						1,114.55	55.09
09/2024	159.21	247.49	0.00	0.00		1,273.76	302.58
10/2024	159.21	247.49	0.00	0.00		1,432.97	550.07
11/2024	159.21	247.49	216.00	398.40	LAKE COUNTY	1,376.18	399.16
12/2024	159.21	247.49	0.00	0.00		1,535.39	646.65
01/2025	159.21	247.49	0.00	0.00		1,694.60	894.14
02/2025	159.21	247.49	0.00	0.00		1,853.81	1,141.63
03/2025	159.21	247.49	1,694.60	3,130.67	AMERICAN INTEGRITY I	318.42	-1,741.55
04/2025	159.21	247.49	0.00	0.00		477.63	-1,494.06
05/2025	159.21	247.49	0.00	0.00		636.84	-1,246.57
06/2025	159.21	247.49	0.00	0.00		796.05	-999.08
07/2025	159.21	247.49	0.00	0.00		955.26	-751.59
08/2025	159.21	247.49 ^E	0.00	0.00		1,114.47	-504.10 ^E
TOTAL	\$1,910.52	\$2,969.88	\$1,910.60	\$3,529.07			

* = What we projected (or estimated) to payout.

** = What we paid out..

E = Estimated payments or balances that are scheduled to be made after this statement was printed.



What if I still have questions? See **Section 4** for our help options.



FIFTH THIRD BANK

4. HAVE QUESTIONS? WE CAN HELP.

**We understand escrow may be confusing.
To help, we offer two great resources:**

We added an extensive escrow education guide to our website.



53.com/EscrowHelp

If you have questions specific to your Escrow, please call us:



800-972-3030

Monday through Friday, 8 a.m. to 6 p.m., ET

Do you have questions about your taxes or insurance premiums?

Please contact your local assessor's office or insurance agency directly.

Need more information or want to dispute errors related to the servicing of your loan?

Please send a letter (which cannot be on a payment coupon or other payment form) that includes your name, account number and the details of your request or dispute to:

**Fifth Third Bank
Mortgage Disputes
5050 Kingsley Drive
MD 1MOCFP
Cincinnati OH 45227**

Have you filed for bankruptcy?

If you've filed bankruptcy or received a discharge in bankruptcy, please be advised that this letter constitutes neither a demand for payment of the above referenced debt nor a notice of personal liability.



FIFTH THIRD BANK

Additional guidance on ways to manage or make **voluntary** escrow payments

We understand everyone's financial preferences and needs are different. That's why we're providing some more information about how to manage your escrow account with **voluntary** payments.



STANDARD PRACTICE:

Automatic Distribution

Automatic Distribution is the industry standard practice for handling escrow shortages. Escrow shortages are automatically split evenly and spread across your upcoming mortgage payments.

If you like this option:



Good news, you're all set!
No action is needed.

If you are concerned that your new monthly payment amount may not fit into your overall budget, call us at 800-972-3030. We may be able to help you explore other options.



VOLUNTARY

VOLUNTARY OPTION:

Lump Sum Escrow Payment

Want to eliminate the escrow shortage amount that's automatically distributed and applied to your upcoming monthly mortgage payments?

Good news! You have the **OPTION to **voluntarily** make a lump sum escrow payment to settle your escrow shortage.**



Call us at 800-972-3030 and make your payment by phone.



Message us 24/7 online at 53.com or through our mobile app.



Mail your payment or bring it to any Fifth Third branch—be sure to include the bottom portion of this page with your payment and indicate payment amount on the coupon.

Your lump sum payment will be applied to your escrow shortage upon receipt, and we will adjust your mortgage payment amount accordingly.

Please note: Your monthly mortgage payment can still go up even if you satisfy the shortage this way. Projected increases for taxes or insurance premiums for the coming year will be included in your new monthly payment amount.

Mailing or dropping off a voluntary payment? Please fill in the amount and return coupon with your payment.



FIFTH THIRD BANK

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MD 1MOBAH
CINCINNATI, OH 45263-5300



VINCENT POLITE
1908 BELL CREEK LOOP
FRUITLAND PARK, FL 34731

Fifth Third Bank
PO Box 630170
Cincinnati, OH 45263-0170

030079221500002562775

Account Ending:

*****2215

Payment Amount Enclosed: \$ _____

You are NOT REQUIRED to submit a lump sum payment toward your escrow shortage. Paying your escrow shortage this way is completely voluntary. If you choose to make a lump sum payment instead of the Automatic Distribution method, please submit it by 08/15/2025 to ensure your monthly mortgage payment amount is adjusted in a timely manner.

Please send a check or money order made payable to Fifth Third Bank, N.A., along with this coupon, in the envelope provided. To ensure delivery, please be certain the address on the coupon shows through the window of the envelope.

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