



Customer Service: 800-972-3030
Hours: Monday through Friday 7 a.m. to 8 p.m.
Online: 53.com

Annual Escrow Account Disclosure Statement

Date: 01/25/2018
Account: *****2503
Review Period: 03/01/2018 - 02/28/2019
Principal Balance: \$155,663.85
Property Address: 23839 POW WOW DR
 LUTZ FL 33559-0000

Important Information about Your Mortgage Escrow Account

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. Please take a moment to look over your new monthly escrow and mortgage payment details.

Current Monthly Payment	
Principal and/or Interest	\$1,252.54
Escrow Payment	\$392.22
Optional Insurance	\$0.00
Total Monthly Payment	\$1,644.76

Escrow Shortage: -\$216.20

New monthly escrow and mortgage payment options

Option 1 Pay the shortage over 12 months	Option 2 Pay the entire shortage by 02/15/2018
Pay the escrow shortage of \$216.20 in 12 payments of \$18.01. These shortage payments will be included in your new monthly payment of \$1,581.15, which will begin 03/01/2018. No action is required to choose this option.	Pay the escrow shortage of \$216.20 in full by 02/15/2018. Your new monthly payment will be \$1,563.14. To choose this option, please detach and return the bottom portion of this page with your payment.
Principal and/or Interest \$1,252.54	Principal and/or Interest \$1,252.54
Escrow Payment \$310.60	Escrow Payment \$310.60
Optional Insurance \$0.00	Optional Insurance \$0.00
Escrow Shortage Payment \$18.01	Escrow Shortage Payment \$0.00
Total Monthly Payment \$1,581.15	Total Monthly Payment \$1,563.14
Effective 03/01/2018	Effective 03/01/2018

Option 3 Pay part of the shortage now
The part you don't pay now will be divided evenly and added to your mortgage payment each month for the remainder of the annual review period. You will see the adjusted amount due on your next statement. To choose this option, please detach and return the bottom portion of this page with your payment.

Please note, your monthly escrow payment amount may change due to an increase or decrease in your taxes and/or insurance premiums, even if you choose to pay the escrow shortage amount in full.

If you have any questions, refer to the Frequently Asked Questions page at the end of this statement or call us at 800-972-3030, Monday through Friday, 7 a.m. to 8 p.m.. For information on other Fifth Third products and services, stop by any of our banking centers or visit us online at 53.com.

PLEASE RETURN THIS PORTION WITH YOUR PAYMENT



VASIMRAZA H BUKHARI
 23839 POW WOW DRIVE
 LUTZ FL 33559-0000

020501250300000216204

Statement Date:	01/25/2018
Account:	*****2503
Payment Due Date:	02/15/2018
Total Shortage Due:	216.20

Amount Enclosed: \$ _____

To select Option 2 or 3:

If you choose to pay a portion of the shortage amount or pay it in full, please send a check or money order made payable to Fifth Third Bank, along with the coupon, in the envelope provided. Please be certain the address on the coupon shows through the window of the envelope.

Fifth Third Bank
 PO Box 630170
 Cincinnati OH 45263-0170

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Required Balance and Escrow Shortage

Federal Law allows for the collection of a reserve amount to maintain a cushion for unexpected tax and/or insurance increases and other costs. That's why your lowest monthly required balance cannot fall below \$621.20 at any point during the year. This amount is referred to as the "cushion" and equals two months of projected Escrow Account payments, unless your mortgage contract or state law specifies a lower amount. If you pay Private Mortgage Insurance (PMI) through your escrow account, please note that it is not included in the cushion calculation.

In the chart below, you will find your projected escrow payments (both to and from your account) for the upcoming year. The amounts projected to be paid from your escrow account are equal to the prior year's actual payments for insurance and/or taxes. This means the amounts that will actually be paid in the upcoming year may be different due to an increase or decrease in your taxes and/or insurance premiums as determined by your local tax authority and/or insurance provider.

This analysis statement assumes all monthly mortgage payments have been received, even if payments are past due.

Projections for 03/01/2018 to 02/28/2019					
Month	Payments to Escrow Account (\$)	Payments from Escrow Account (\$)	Description	Escrow Balance (\$)	Required Balance (\$)
Beginning Balance	.....	.....	.....	1,336.91	1,553.11
March 2018	310.60	0.00	UNITED INSURANCE	1,647.51	1,863.71
April 2018	310.60	0.00		1,958.11	2,174.31
May 2018	310.60	837.00		1,431.71	1,647.91
June 2018	310.60	0.00		1,742.31	1,958.51
July 2018	310.60	0.00		2,052.91	2,269.11
August 2018	310.60	0.00		2,363.51	2,579.71
September 2018	310.60	0.00		2,674.11	2,890.31
October 2018	310.60	0.00		2,984.71	3,200.91
November 2018	310.60	2,890.31	PASCO COUNTY*	405.00 (P)	621.20 (R)
December 2018	310.60	0.00		715.60	931.80
January 2019	310.60	0.00		1,026.20	1,242.40
February 2019	310.60	0.00		1,336.80	1,553.00
Totals	\$3,727.20	\$3,727.31			

The lowest projected balance in your escrow account (P) is less than the lowest required balance (R). As explained above, this means you have a shortage in your Escrow Account for the upcoming year.

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Lowest Required Balance (R) \$621.20
 Less: Lowest Projected Balance (P) 405.00
Escrow Shortage \$216.20

Option 1 (See Page 1) allows you to spread your escrow shortage over a 12 month period. If you select Option 1, your monthly mortgage payment will increase as shown below to include the monthly shortage payment:

Divided by: 12 Months 12
Monthly Shortage Payment \$18.01

Items Included in Your Escrow Account

Below is a list detailing the projected taxes and/or insurance premiums for 03/01/2018 to 02/28/2019. Projected amounts are equal to last year's actual tax and/or insurance payments.

Escrow Items	Monthly (\$)	Annual (\$)
UNITED INSURANCE	69.75	837.00
PASCO COUNTY*	240.86	2,890.31
Total	\$310.60	\$3,727.31

Historical Account Information

Due to the timing of your last escrow statement, the historical activity shown on that statement may have included estimated payments for the final two months of that statement period. The actual payment history for those months is provided in the chart below.

Last 2 Months of Escrow Activity from Prior Year Statement

Month	Actual Payments to Escrow (\$)	Actual Payments from Escrow (\$)	Description	Actual Running Escrow Balance (\$)
January 2017	264.65	39.33	PMI INSURANCE	14.30
February 2017	264.65	39.33	PMI INSURANCE	239.62

The following chart details projected and actual payments from 03/01/2017 to 02/28/2018.

Prior Year Escrow Information from 03/01/2017 to 02/28/2018

Month	Payments to Escrow Account (\$)		Payments from Escrow Account (\$)		Description	Escrow Account Balance (\$)	
	Projected	Actual	Projected	Actual		Projected	Actual
Beginning Balance	.....	.....	.....	.....	.....	1,512.62	239.62
March 2017	341.85	451.21	39.33	39.33	PMI INSURANCE	1,815.14	651.50
April 2017	341.85	0.00	39.33	39.33	PMI INSURANCE	2,117.66	(224.83)
April 2017	0.00	0.00	0.00	837.00	UNITED INSURANCE	2,117.66	(224.83)
May 2017	341.85	451.21	807.00	39.33	PMI INSURANCE	1,613.18	187.05
May 2017	0.00	0.00	39.33	0.00	PMI INSURANCE	1,613.18	187.05
June 2017	341.85	1,294.64	39.33	0.00	PMI INSURANCE	1,915.70	1,481.69
July 2017	341.85	0.00	39.33	0.00	PMI INSURANCE	2,218.22	1,481.69
August 2017	341.85	392.22	39.33	0.00	PMI INSURANCE	2,520.74	1,873.91
September 2017	341.85	784.44	39.33	0.00	PMI INSURANCE	2,823.26	2,658.35
October 2017	341.85	0.00	39.33	0.00	PMI INSURANCE	3,125.78	2,658.35



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Month	Payments <u>to</u> Escrow Account (\$)		Payments <u>from</u> Escrow Account (\$)		Description	Escrow Account Balance (\$)	
	Projected	Actual	Projected	Actual		Projected	Actual
November 2017	341.85	392.21	39.33	2,890.31	PASCO COUNTY*	605.04	160.25
November 2017	0.00	0.00	2,823.26	0.00	COUNTY TAX	605.04	160.25
December 2017	341.85	784.44	39.33	0.00	PMI INSURANCE	907.56	944.69
January 2018	341.85	392.22 E	39.33	39.33 E	PMI INSURANCE	1,210.08	1,297.58 E
February 2018	341.85	392.22 E	39.33	39.33 E	PMI INSURANCE	1,512.60	1,650.47 E
Totals	\$4,102.20	\$5,334.81	\$4,102.22	\$3,923.96			

(E) Represents estimated payments or balances that are scheduled to be made after this statement was printed.

Please accept this statement as written verification that your taxes have been paid.

If you have 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.

Questions?

Taxes: Contact your local assessor's office.

Insurance Premiums: Contact your insurance agency.

Escrow Information: Review the FAQ section on the last page of this statement.

Account Information: Visit us online at 53.com or speak with a Fifth Third Bank Customer Service Professional at 800-972-3030, Monday through Friday, 7 a.m. to 8 p.m..

Frequently Asked Questions

Q: What is an Escrow Account and why do you maintain one for my loan?

A: An escrow account acts like a savings account for your taxes and/or insurance. As each mortgage payment is made, a dedicated portion of the funds are deposited into the escrow account to pay your taxes and/or insurance. Projected tax and/or insurance amounts are equal to last year's actual tax and/or insurance payments. In other words, we estimate that your tax and/or insurance bills for the upcoming year will be the same as they were the prior year. Fifth Third Bank will use funds from your escrow account to pay your tax and/or insurance bills when we receive billing information from the county or insurance company.

Q: Why did I receive this Escrow Account Disclosure Statement (Escrow Analysis)?

A: At least once a year, we review your escrow account to determine if the escrow portion of your monthly mortgage payment is sufficient to cover the annual requirements for your real estate taxes and any applicable insurance. We are required under the Real Estate Settlement Procedures Act (RESPA) to disclose to you in an Escrow Account Disclosure Statement the results of this review and how it affects your monthly mortgage payment. Occasionally, we may provide you with an interim statement in order to maintain compliance with RESPA.

Q: Why did my monthly mortgage payment change?

A: Increases and decreases to the escrow portion of your monthly mortgage payment are typically the result of changes in your real estate taxes and/or insurance. Some possible reasons are:

- Σ Homeowner's Insurance : Your premium may be different as a result of changes to the type or extent of your insurance coverage, or if your insurance company changed your insurance rate. We encourage you to contact your insurance company or local insurance agent for any questions regarding changes to your homeowner's insurance premiums.
- Σ Real Estate Taxes : Your real estate taxes may be different as a result of your property being reassessed or if the tax rate has changed. Unexpected tax bills for special assessments charged by your local tax authority will also impact the amount we collect for your real estate taxes. Anticipated tax payment time frames may change per local authority as well. We encourage you to contact your local taxing authority for any questions regarding changes to your real estate taxes.
- Σ New Construction : A difference may occur with partially assessed real estate tax bills for new construction. Typically, the first tax bill for new property is only for the lot/land. We may have received a bill for the fully assessed value which includes the land and the house.
- Σ Initial Escrow Deposit : Escrow is sometimes estimated at loan closing because information may not be available at that time. If the amount collected for the set up of your escrow account was more or less than the actual bills received for real estate taxes and/or insurance premiums, this will cause your monthly mortgage payment to change.

Q: If I choose Option 2 and pay my escrow shortage in full, why will my monthly payment still go up?

A: An increase in the escrow portion of your monthly payment compared to the previous year could result from an increase in your annual tax and/or insurance bills or because the previous escrow payment was too low to cover your tax and/or insurance bills.

Q: Why are you holding two months worth of payments?

A: A cushion is the minimum balance of the escrow account and acts like a savings account to help if your taxes or insurance increase. Your mortgage documents allow us to maintain an escrow cushion equal to two months escrow payments.

Q: What are the lowest projected balance and the lowest required balance (cushion)?

A: The lowest projected balance is the lowest balance the escrow account will reach based on the planned payments made into the escrow account and the planned disbursements out of the escrow account. The lowest required balance is the lowest balance the account is allowed to reach in order to maintain a total of two months of escrow payments in the account at all times; the balance should never fall below the lowest required balance (the escrow payment multiplied by two).

Q: How did you determine my required starting balance?

A: Your required starting balance is determined by calculating what your balance would need to be as of today to prevent the escrow balance from falling below the minimum required balance (cushion) over the next 12 months. This is purely a mathematical calculation.

Q: Can I close my Escrow Account?

A: There are various requirements that must be met in order to close your escrow account. If you would like your account to be reviewed to determine if it meets the requirements to close escrow, please submit a written request to the following address: Fifth Third Bank Attn: Escrow, 5050 Kingsley Drive MD 1MOC2M, Cincinnati, OH, 45263 or fax to 513-358-0621. Upon receipt of your request, your account will be reviewed to determine if it is eligible and you will be notified in writing.

Q: When will my taxes/insurance be paid?

A: If your taxing authority offers a discount for early payment, your taxes will be paid on or before the discount date. Otherwise, they will be paid by the due date. Your insurance will be paid approximately 20 days before the due date.

Q: I received my insurance renewal notice and a request for payment. What should I do?

A: If the bill has not been paid, please forward the bill with your loan number, to the following address: Fifth Third Bancorp, ISAOA, PO Box 1266, Minneapolis, MN, 55440-1266. Please make sure your insurance agent has this address listed under the mortgagee clause. You can also fax your bill to 513-947-4201.

Q: I received my tax bill. Should I send it to you?

A: If you have an escrow account for your taxes, Fifth Third will obtain a copy of your tax bill directly from your tax agency. You should retain your tax bill for your records. If you live in Pennsylvania, please forward your tax bill to Fifth Third Bank, PO Box 961221, Ft Worth, TX 76161-0221 or fax to 817-826-0538. If you do not escrow for taxes, you are responsible for paying your tax bill.

Q: What is Private Mortgage Insurance?

A: Private Mortgage Insurance (PMI) is generally required if the borrower finances more than 80% of the value of the property at the time of closing. PMI requirements may vary depending on the type of mortgage. To learn more contact us at 800-972-3030.

Q: Is there a general correspondence address?

A: Please submit any other written requests to the following address: Fifth Third Bank, PO Box 630170, Cincinnati, OH 45263-0170.

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