Understanding Your Escrow Projections for Next Year

A quick guide to your escrow balance, any shortage or surplus, and your new monthly mortgage payment

AMBOY Bank 3590 U.S. Highway 9 Old Bridge, NJ 08857

Loan: 12345678 Page: 1 11/14/2026

John Smith
Jane Smith
123 Main Street
Anywhere, NJ 08857

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT-
ACCOUNT HISTORY

THIS IS A STATEMENT OF ACTUAL ACTIVITY IN YOUR ESCROW ACCOUNT FROM JANUARY THROUGH DECEMBER. (LAST YEAR'S PROJECTIONS ARE NEXT TO THE ACTUAL ACTIVITY.)

Your monthly mortgage payment for the past year was $2,222.00 of which $1,480.00 was for principal and interest and $742.00 went into your escrow account.

	Payments		Disbursements		Escrow Balance	
	Projected	Actual	Projected	Actual	Projected	Actual
Starting Balance					$2,137.19	$2,516.53
JAN 2025	712.00	742.00*		2,093.63* (TAXES)	2,849.19	1,164.90
FEB 2025	712.00	742.00*	2,093.63 (TAXES)		1,467.56	1,906.90
MAR 2025	712.00	742.00*			2,179.56	2,648.90
APR 2025	712.00	742.00*		2,093.62* (TAXES)	2,891.56	1,297.28
MAY 2025	712.00	742.00*	2,093.62 (TAXES)		1,509.94	2,039.28
JUN 2025	712.00	742.00*			2,221.94	2,781.28
JUL 2025	712.00	742.00*		2,203.37* (TAXES)	2,933.94	1,319.91
AUG 2025	712.00	742.00*	2,178.89 (TAXES)		1,467.05	2,061.91
SEP 2025	712.00	742.00*			2,179.05	2,803.91
OCT 2025	712.00	742.00*		2,823.26* (TAXES)	2,891.05	722.65
NOV 2025	712.00					
NOV 2025			2,178.89 (TAXES)		1,424.16	722.65
---Anticipated Activity---						
DEC 2025	712.00	742.00			2,136.16	1,464.65

An asterisk (*) indicates a difference from a previous estimate in the date or the amount.

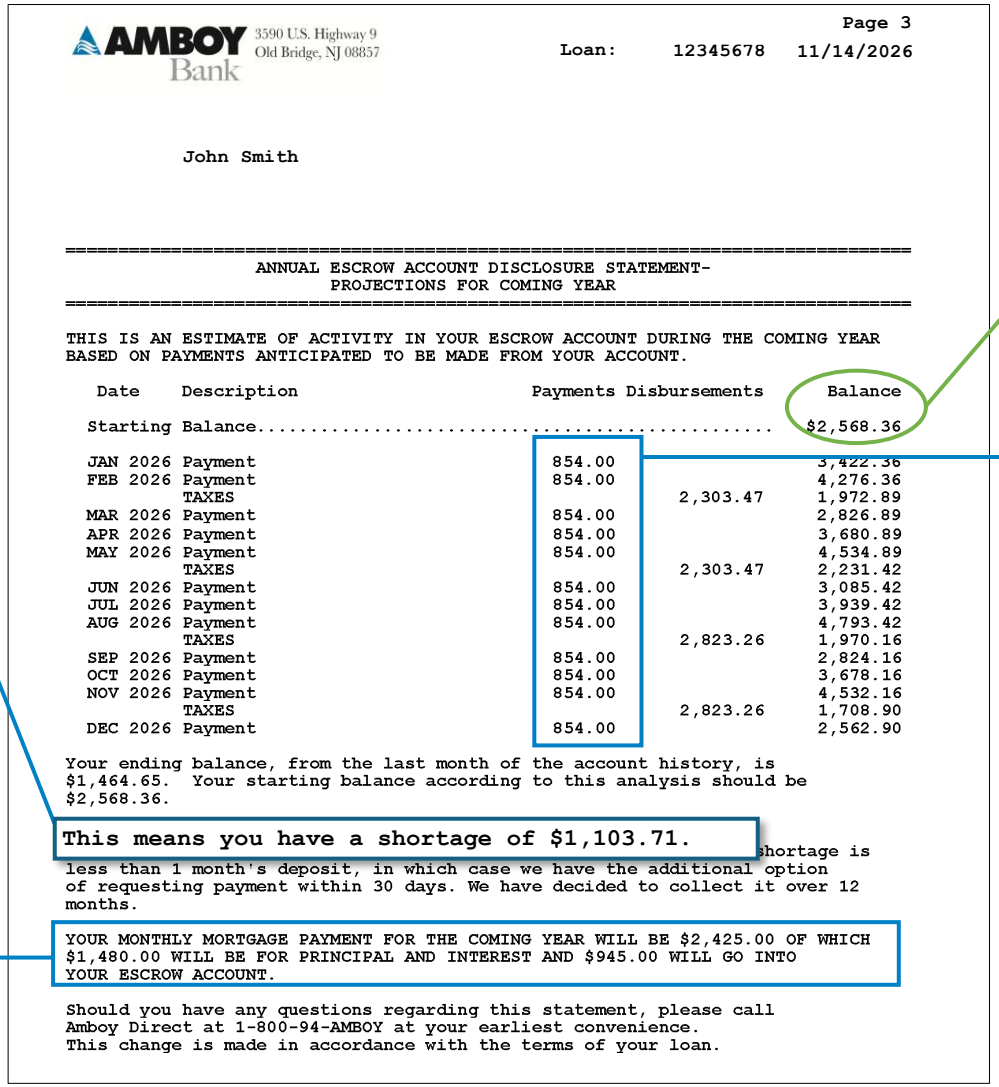
Last year, we anticipated that payments from your account would be made this period equaling $8,545.03. Under Federal law, your lowest monthly balance should not have exceeded $1,424.17 or 1/6 of anticipated payments from the account, unless your mortgage contract or State law specifies a lower amount. Under your mortgage contract and State law, your lowest monthly balance should not have exceeded $1,424.16.

View the history of your escrow account activity from last year, including actual payment amounts and disbursements made from your account.

This is your ending balance from your account history. The difference between this ending balance and your projected starting balance for the coming year will determine whether your escrow account has a surplus or shortage.

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ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT-
PROJECTIONS FOR COMING YEAR

THIS IS AN ESTIMATE OF ACTIVITY IN YOUR ESCROW ACCOUNT DURING THE COMING YEAR BASED ON PAYMENTS ANTICIPATED TO BE MADE FROM YOUR ACCOUNT.

Date	Description	Payments	Disbursements	Balance
Starting	Balance.....			$2,568.36
JAN 2026	Payment	854.00		3,422.36
FEB 2026	Payment	854.00		4,276.36
	TAXES		2,303.47	1,972.89
MAR 2026	Payment	854.00		2,826.89
APR 2026	Payment	854.00		3,680.89
MAY 2026	Payment	854.00		4,534.89
	TAXES		2,303.47	2,231.42
JUN 2026	Payment	854.00		3,085.42
JUL 2026	Payment	854.00		3,939.42
AUG 2026	Payment	854.00		4,793.42
	TAXES		2,823.26	1,970.16
SEP 2026	Payment	854.00		2,824.16
OCT 2026	Payment	854.00		3,678.16
NOV 2026	Payment	854.00		4,532.16
	TAXES		2,823.26	1,708.90
DEC 2026	Payment	854.00		2,562.90

Your ending balance, from the last month of the account history, is $1,464.65. Your starting balance according to this analysis should be $2,568.36.

This means you have a shortage of $1,103.71.

shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 12 months.

YOUR MONTHLY MORTGAGE PAYMENT FOR THE COMING YEAR WILL BE $2,425.00 OF WHICH $1,480.00 WILL BE FOR PRINCIPAL AND INTEREST AND $945.00 WILL GO INTO YOUR ESCROW ACCOUNT.

Should you have any questions regarding this statement, please call Amboy Direct at 1-800-94-AMBOY at your earliest convenience.
This change is made in accordance with the terms of your loan.

If projected starting balance for coming year is greater than ending balance from past year = shortage

If projected starting balance for coming year is less than ending balance from past year = surplus

Your **new** projected monthly escrow payment based on tax and insurance changes only

Learn whether your escrow account has a shortage or surplus

If shortage, this amount is divided into equal payments over 12 months and is added to your new projected monthly escrow payment.

Or you may choose to pay this amount in full using the enclosed payment stub with your statement.

If surplus of $50 or more, a refund check for this amount is included with your statement.

Your new monthly mortgage payment for the coming year, including your principal and interest and your new projected monthly escrow payment plus shortage (if applicable).