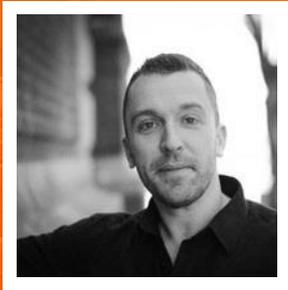




WEBINAR SERIES

Part 1: How to use STRATEGY's Escrow Analysis

Meet the team.



Anthony Villa

Managing Director of Marketing & Sales

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Joan Sittard

Business Analyst & Implementation

Manager

Before we begin, a few reminders.



Submit your
questions anytime.



We'll send you
the recording.



Complete the
survey.

Our agenda.

1. Reviewing the Basics
2. Escrow Analysis Methods
3. Performing the Analysis
4. Reviewing the Analysis

SECTION 1



Reviewing the Basics

Reviewing the Basics

- The amount due for Taxes and Insurance do not remain the same for the life of the loan
- Periodically calculations must be performed to make sure the borrower will have enough funds in escrow to cover for the next year's disbursements and premiums
- STRATEGY has many parameters available to ensure an adequate amount for the next disbursement
- Escrow Analysis can be run by Group or by Individual Loan Number

Escrow Descriptions

- Escrow Analysis will do calculations on the following Escrow Types
- Escrow Descriptions are defined in System Information Table ID S09

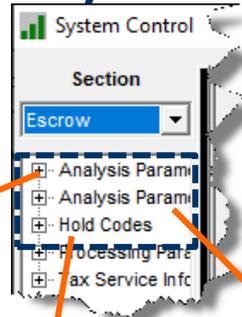
Escrow 1	Taxes
Escrow 2	Insurance
Escrow 4	FHA/MIP

Parameters for Escrow Analysis

- System Level
 - System Control
 - Vendor Files
- Loan Level
 - Master Information
 - Tax Description Record(s)
 - Insurance Record(s)
- Override Capabilities at the time of escrow analysis

System Level - Escrow Analysis Options

Tools > Maintenance > System Control >



There are 47 E/A Options and the possibility of 10 E/A Hold codes

Escrow Constant Parameters

	Escrow 1	Escrow 2	Escrow 4
Analyze Escrow:	YES (Y)	YES (Y)	YES (Y)
Additional Analysis:	SHT/SR CHG (Y)	SHT/SR CHG (Y)	SHT/SR CHG (Y)
# of Months to Divide By:	12	12	12
Annualize Amount:	ANNUALIZE (1)		
Increase/Decrease %:	2.00000	10.00000	0.00000
CPI %:	0.00000	0.00000	0.00000
Bill Shortages as Escrow Deficit:	NO (N)	NO (N)	NO (N)
Cushion Number of Months:	1	1	1
Required Balance Sched Pmt Exclusion Days:			
Amount to Trigger Review:			
Bill Status Code 3 Use Inflation Factor:	YES (Y)	YES (Y)	YES (Y)

Forced Place Escrow Type: []
Review Forced Place Escrow: []

Escrow Analysis Hold Codes

[]	[]	[]
[]	[]	[]
[]	[]	[]
[]	[]	[]

Escrow Constant Parameters

Use Additional Tax Pmt Fields: YES (Y)
Hud Cushion: 00/00
Round Total Pmt up to Nearest \$1.00: YES (Y)
Consider Lien Amounts: NO (N)
Consider Abatements: NO (N)

Overage / Shortage Parameters

of Payments to Amortize Overage/Shortage: 9
of Payments to Amortize Shortage Threshold: 9
Shortages Amortized Prior to Next Disbursement: []
Shortage Threshold Amount: 0.00
Overage Threshold Amount: 1,000.00

Forms and Printing

Escrow Analysis Form #: LETTER (3)
Printer to Print Form/Letter: []
of Copies: 1
Print on Hold: YES (Y)

Vendor & Other Files used in Escrow Analysis

- State File (Taxes)
 - % Increase/Decrease
 - CPI Percentage (HUD)
- Taxing Authorities
 - % Increase/Decrease
 - CPI Percentage (HUD)
- Insurance Companies and Agents
 - % Increase/Decrease
 - CPI Percentage (HUD)

Loan Level Master Information

STRATEGY CS - [Loan Administration => 620072175 [USD] - RWI c5]

File Edit Tools Additional Window Help

Customer Info Master Info Pending Change Master/LIP Deferred

- Payment/Billing
- Balances/Processing
- Contract
- Esc/LateChg/Default
- D.I.A.L.
- Reporting
- Tiered Service Fee
- Period to Date(1)
- Period to Date(2)
- Commercial/Balloon
- Interest Reserve
- Valuation Analysis
- Prepayment Premiums
- Fee Information

Escrow/Late Charge Information

Collect Tax Escrow: YES (Y)

Collect Other Escrow: YES (Y)

Escrow 1 Next Escrow Analysis Date: 10/01/2019

Escrow 1 Escrow Analysis Frequency: 12

Escrow 2 Next Escrow Analysis Date: 10/01/2019

Escrow 2 Escrow Analysis Frequency: 12 Use Bu

Escrow 4 Next Escrow Analysis Date: 10/01/2018

Escrow 4 Escrow Analysis Frequency: 12

Aggregate Analysis:

HUD Initial Statement Date: 00/00/0000

HUD Last Statement Date: 00/00/0000

HUD Cushion: 00/00

Collect Tax & Insurance Escrow

- If any Tax or Insurance records exists with a status other than '0' for monitoring – the system will automatically set the Collect Tax and Collect Other Escrow = YES
- If there are no Tax or Insurance Description records on an account or if they have a status = to '0' – the system will automatically set the value = NO
- These fields are updated by trigger programs
- STRATEGY will not include any records with a Monitoring Status in Escrow Analysis

Loan Level - Tax Description Record(s)

The Taxes tab has more information that can be seen either by doing a right mouse click in the data box or by clicking on the down arrow of the first box.

Additional Tax Information
Delinquent Tax Information

The screenshot shows a software interface with a toolbar at the top and a main content area. The 'Taxes' tab is selected, showing a property description and a table of tax records. Below the table, there are two sections: 'Disbursement Information' and 'System Disbursement Information'.

Property Desc: (001) RIDGE ROAD 488 RIDGE ROAD CLEVELAND OH # of Prop.: 1

Tax Desc Seq#	Type of Tax	Tax Bill Status	Next Disb Date	Parcel #	Tax Authority ID	Tax Amount Due	Freq of Disb	Current Tax Constant	Prior Tax Am
1	COUNTY	WAITING	01/01/2020	55279-584329-38786-12549-676-974	CUYAHOGA C	7,935.27	6	1,200.00	31,575.33

Disbursement Information

Type of Tax: COUNTY (C) Disbursement Freq: 6 Tax Pd Under Protest:

Tax Authority ID: CUYAHOGA C (CUYA) Cur Tax Const: 1,200.00 Abatement Amount: .00

Tax Bill Status: WAITING (2) Prior Tax Amount: 31,575.33 Date of Tax Sale: 00/00/0000

Last Bill Type Paid: (2H) 2ND HALF Lien Amount: .00 Date Last Paid: 07/01/2019

Next Disb. Date: 01/01/2020 Lien Date: 00/00/0000 Delinq. Status:

Use Discount Schedule: Tax Amt. Due: 7,935.27 Auto Bill Entry: NO (N) Notice Type:

Special Processing:

System Disbursement Information

System Generated Disbursement Code: Disbursement Batch#: 0

Override Negative Balance: NO (N) Investor # for Escrow: 100

Tax Service Instruction: TAR file ID:

Loan Level - Insurance Record(s)

The Insurance tab has more information that can be seen either by doing a right mouse click in the data box or by clicking on the down arrow of the first box.

The screenshot displays a software interface for managing insurance records. On the left, a vertical menu lists options: Disbursement Info, Additional Policy Info, Force Placed Coverage, Coverages/Endorsements, and Blanket Policy Information. The main window features a toolbar with icons for various actions, including a right-click icon highlighted by an orange box. Below the toolbar, there are tabs for Taxes, Insurance (selected), Reserves, and Loss Tracking. A table lists insurance records with columns for Insurance Seq#, Escrow Type, Type of Insurance, Billing Status, Policy Number, Insurance Comp, Property Loc, Premium Amt, Eff Date, Exp Date, Next Remit Date, and Insurance. The first record is highlighted in blue. Below the table, a detailed view for the selected record shows fields for Escrow Type, Insurance Company, Insurance Agent, Type of Insurance, Effective Date, Exp/FHA Due Date, Property Location, Building Selection, Pending Losses Y/N, Notice Type, and Policy #/FHA Case#.

Disbursement Information

Escrow Type: ESCROW 2 INSURANCE Expiration Date: 12/01/2019
Insurance Company: ABC Insurance

Disbursement Information

Billing Status: WAIT BILL (2) Payment Amount: 6,818.96
Insurance Agent: ABC INSURA (001) # Months to Remit: 12
Next Remit Date: 12/01/2019 Disbursement Frequency: 12
Premium Amount: 46,673.48 Auto Bill Entry: NO (N)
Advance Exp Date on Disb: YES (Y)

System Disbursement Information

System Generated Disbursement Code: Override Negative Balance: NO (N)
Disbursement Batch #:

Principal Balance: \$351,963.76 Investor: 100 Prop Mgr:

Escrow Type: ESCROW 2 INSURANCE

Insurance Company: ABC INSURA (001) ...
Insurance Agent: ABC INSURA (001) ... Audit Date: 00/00/0000
Type of Insurance: HAZARD (HZ) Property Location: RIDGE ROAD (001) ...
Effective Date: 11/01/2015 Building Selection: ...
Exp/FHA Due Date: 11/01/2016 Pending Losses Y/N: N
Notice Type:

Policy #/FHA Case#: re445837

Escrow Analysis Dates and Frequencies

- The Next Escrow Analysis Dates are used when Escrow Analysis is run by a Group
 - The dates plus the frequency will be used to calculate the New Next Escrow Analysis Date
 - This can be overridden when the analysis is run
 - It is also used to determine the amortization period for overages and shortages

The screenshot shows a software application window titled "STRATEGY CS - [Loan Administration => 620072175 [USD] - RWI c5]". The window has a menu bar with "File", "Edit", "Tools", "Additional", "Window", and "Help". Below the menu bar is a toolbar with various icons. The main area is divided into tabs: "Customer Info", "Master Info", "Pending Change Master/LIP", and "Deferred". The "Master Info" tab is active, and the "Escrow/Late Charge Information" section is expanded. The left sidebar contains a tree view with the following items: Payment/Billing, Balances/Processing, Contract, Esc/LateChg/Default, D.I.A.L., Reporting, Tiered Service Fee, Period to Date(1), Period to Date(2), Commercial/Balloon, Interest Reserve, Valuation Analysis, Prepayment Premiums, and Fee Information. The "Escrow/Late Charge Information" section contains the following fields:

Collect Tax Escrow:	YES (Y)
Collect Other Escrow:	YES (Y)
Escrow 1 Next Escrow Analysis Date:	10/01/2019
Escrow 1 Escrow Analysis Frequency:	12
Escrow 2 Next Escrow Analysis Date:	10/01/2019
Escrow 2 Escrow Analysis Frequency:	12
Escrow 4 Next Escrow Analysis Date:	10/01/2018
Escrow 4 Escrow Analysis Frequency:	12
Aggregate Analysis:	
HUD Initial Statement Date:	00/00/0000
HUD Last Statement Date:	00/00/0000
HUD Cushion:	00/00

Use Bu

SECTION 2



Escrow Analysis Methods

Escrow Analysis Methods

- 4 Methods Available for Calculating the Escrow Analysis
 - Y – HUD Escrow Analysis
 - X - Aggregate
 - Z – Combined Balance
 - N or Blank – Regular Escrow Analysis aka line item

The screenshot shows a software application window titled 'STRATEGY CS - [Loan Administration => 620072175 [USD] - RWI c5]'. The window has a menu bar with 'File', 'Edit', 'Tools', 'Additional', 'Window', and 'Help'. Below the menu bar is a toolbar with various icons. The main content area is divided into two panes. The left pane is a tree view with the following items: Payment/Billing, Balances/Processing, Contract, Esc/LateChg/Default, D.I.A.L., Reporting, Tiered Service Fee, Period to Date(1), Period to Date(2), Commercial/Balloon, Interest Reserve, Valuation Analysis, Prepayment Premiums, and Fee Information. The right pane is titled 'Escrow/Late Charge Information' and contains the following fields: Collect Tax Escrow: YES (Y) (dropdown), Collect Other Escrow: YES (Y) (dropdown), Escrow 1 Next Escrow Analysis Date: 10/01/2019 (text box), Escrow 1 Escrow Analysis Frequency: 12 (text box), Escrow 2 Next Escrow Analysis Date: 10/01/2019 (text box), Escrow 2 Escrow Analysis Frequency: 12 (text box), Escrow 4 Next Escrow Analysis Date: 10/01/2018 (text box), Escrow 4 Escrow Analysis Frequency: 12 (text box), Aggregate Analysis: (dropdown), HUD Initial Statement Date: 00/00/0000 (text box), HUD Last Statement Date: 00/00/0000 (text box), and HUD Cushion: 00/00 (text box). There is a 'Use Bu' button on the right side of the form.

- These are not only a method of Escrow Analysis – they also control how the system will display information in Current Status and they control how disbursements are processed

Escrow Analysis Methods

- Regular *aka* Line Item
 - Each of the 3 escrow categories (1, 2, & 4) can have their own Escrow Analysis Dates and Processing Parameters
- HUD Analysis (HUD Guidelines of 1995)
 - Cushion , RESPA allowed Low Point, Based on 12 months, Projects payments and Disbursements.
 - Displays a history from prior Escrow Analysis
 - Aggregates Escrow Balances and constants for 1, 2, & 4
 - Automatic Refund for an escrow overage 50.00 or more

Escrow Analysis Methods

- Non HUD Aggregate Method
 - Based on some of the HUD Characteristics
 - Cushion, Low Point, Based on a 12 Month Basis
 - Projects payments and disbursements
 - NO history from prior Analysis
 - Current Status Aggregates Escrow 1, 2, & 4 Balances and Constants
 - NO automatic refund for overage of 50.00 or more
- Combined Balance
 - Escrow Analysis based on the line items but processes like the Aggregate Analysis
 - Not Subtotaled within each escrow but combines all escrows together

SECTION 3



Performing the Analysis

Performing the Escrow Analysis

- Escrow Analysis can be performed by Individual Loan
- Escrow Analysis can be performed by Group
 - Next Escrow Analysis Date
 - Town
 - State
 - Servicer
 - County
 - Investor
- Escrow Analysis has on screen view access once analysis is performed
- Ability to run reports, print letters/notices and mode change
- Multiple users can run escrow analysis at the same time

What happens when the Analysis runs

- When escrow analysis is performed the system uses the information in the various files and determines what the expected and required balance should be which then will determine if there will be an overage or a shortage. The system will determine what payments are going toward the required balance, if there is a cushion parameter it will add that to the required balance. Lastly, the system will take into consideration the increase/decrease % or inflation factor.

Running the Escrow Analysis



Multiple people can run an analysis at the same time.

Run Escrow Analysis

Individual Analysis Group Analysis

Run Parameters

1st Payment Effective Date: 09/2019
Override % Increase/Decrease: NO (N) ▼
Override System Control: NO (N) ▼

Individual Analysis

Account #: 750079850 Search
New Next Escrow Analysis Date: 00/00/0000

Group Analysis

Escrow Analysis Date:
Selection Options:

OK Cancel Help

Run Escrow Analysis

Individual Analysis Group Analysis

Run Parameters

1st Payment Effective Date: 09/2019
Override % Increase/Decrease: NO (N) ▼
Override System Control: NO (N) ▼

Individual Analysis

Account #:
New Next Escrow Analysis Date:

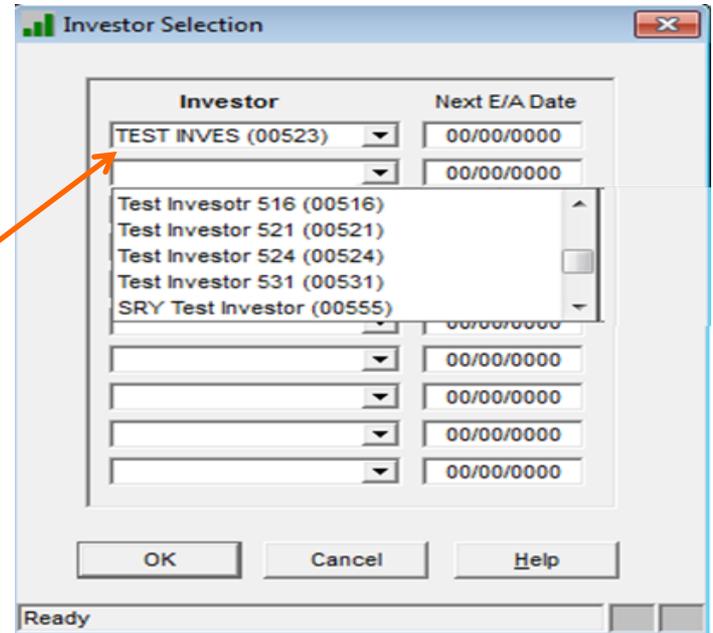
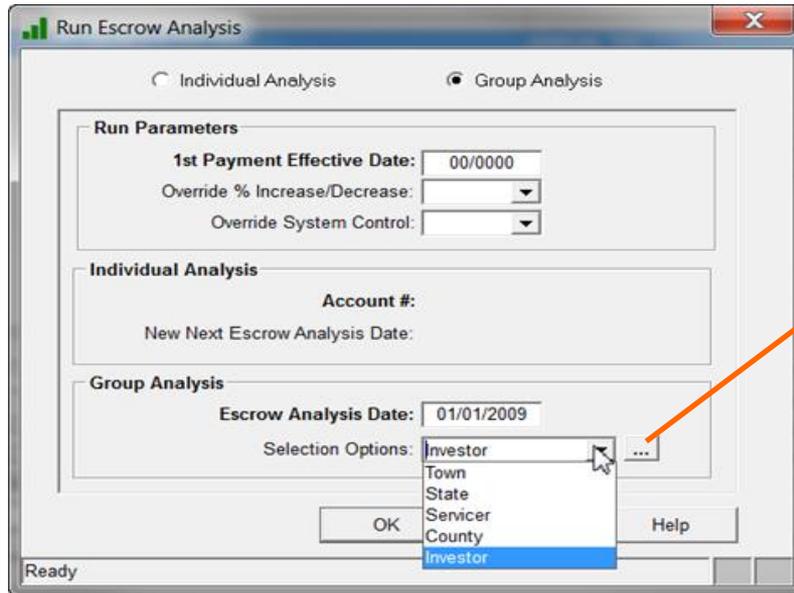
Group Analysis

Escrow Analysis Date: 00/00/0000
Selection Options: ▼

OK Cancel Help

Running a Group Analysis

When running a group escrow analysis, you can limit the escrow analysis by Town, State, Servicer, County or Investor. Leave blank to run escrow analysis for all accounts or choose one category. If you select a category, an ellipsis button is presented; click this button to select one or multiple items within the category.



Running the Escrow Analysis

Run Parameters

1st Payment Effective Date: 09/2019

Override % Increase/Decrease: NO (N)

Override System Control: NO (N)

Percentage Increase Decrease

	Percentage Increase/Decrease
ESCROW 1 (1)	.00000
ESCROW 2 (2)	.00000
ESCROW 4 (4)	.00000

OK Cancel Help

Override System Control

Escrow Information

	ESCROW 1 (1)	ESCROW 2 (2)	ESCROW 4 (4)
Analyze Escrow:	YES (Y)	YES (Y)	YES (Y)
Additional Analysis:	SHT/SR CHG (Y)	SHT/SR CHG (Y)	SHT/SR CHG (Y)
Number of Months to Divide By:	12	12	12
Cushion Number of Months:	1	1	1
Required Balance Sched Pmt Exclusion Days:			
Amount to Trigger Review:			
Bill Status Code 3 Use Inflation Factor:	YES (Y)	YES (Y)	YES (Y)
Annualize Amount:	ANNUALIZE (1)		
Use Additional Tax Payment Fields:	YES (Y)		
Forced Place Escrow Type:			
Review Forced Place Escrow:			

Overage/Shortage Information

Number of Payments to Amortize Overage/Shortage: 9 Shortage Threshold Amount: .00

Shortages Amortized Prior to Next Disbursement: Shortage Threshold Amount: 1,000.00

Number of Payments to Amortize Shortage Threshold: 9 E/A Form Number: LETTER (3)

Round Total Payment up to Nearest 1.00: YES (Y)

Hold Codes

OK Cancel Help

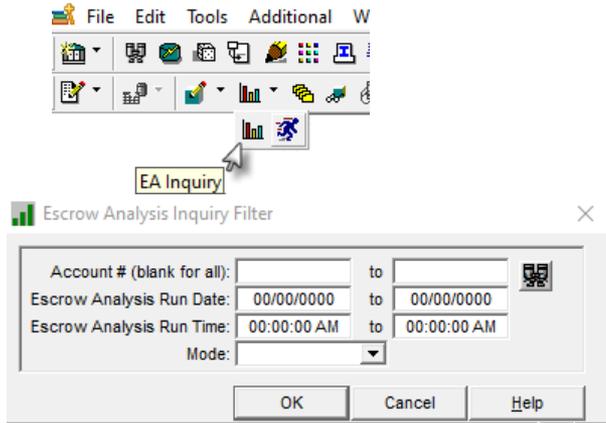
These 2 Override Options allows the E/A to change how the calculations will work for each E/A whether it its being run for an individual loan or a group of loans.

SECTION 4



Reviewing the Analysis

Checking the Results of the Escrow Analysis



When you double click on a loan the results of the E/A will be displayed.

The 'Escrow Analysis Inquiry' window displays a table of loan results. The table has the following columns: Account #, Currency Type, Name, E/A Run Date, E/A Run Time, Mode, and Analysis Type. An orange arrow points from the text above to the first row of the table.

Account #	Currency Type	Name	E/A Run Date	E/A Run Time	Mode	Analysis Type
10020001	US DOLLARS (USD)	Eastern Real	08/03/2019	12:20:23 PM	TEST	
750079850	US DOLLARS (USD)	Grand & Young	08/03/2019	11:54:58 AM	TEST	AGGREGATE (X)
10020013	US DOLLARS (USD)	Stone Radioco	05/11/2019	03:05:08 PM	ERROR	
10020025	US DOLLARS (USD)	Beck Calibrat	05/11/2019	03:05:08 PM	ERROR	
20020016	US DOLLARS (USD)	Strickland De	05/11/2019	03:05:08 PM	UPDATED	
20020029	US DOLLARS (USD)	Paul Unlimite	05/11/2019	03:05:08 PM	UPDATED	
30020003	US DOLLARS (USD)	Ellis Integra	05/11/2019	03:05:08 PM	UPDATED	
30020007	US DOLLARS (USD)	Astro Refinis	05/11/2019	03:05:08 PM	UPDATED	
30020028	US DOLLARS (USD)	Moses Logisti	05/11/2019	03:05:08 PM	UPDATED	
30020030	US DOLLARS (USD)	Farley Equipm	05/11/2019	03:05:08 PM	UPDATED	
40020002	US DOLLARS (USD)	Open Space Ho	05/11/2019	03:05:08 PM	UPDATED	
40020022	US DOLLARS (USD)	Newman & Tayl	05/11/2019	03:05:08 PM	UPDATED	
40020035	US DOLLARS (USD)	Apex Housing	05/11/2019	03:05:08 PM	UPDATED	
50054005	US DOLLARS (USD)	Hearthstone C	05/11/2019	03:05:08 PM	UPDATED	
50054022	US DOLLARS (USD)	Continental A	05/11/2019	03:05:08 PM	UPDATED	
50054023	US DOLLARS (USD)	Uniplex Group	05/11/2019	03:05:08 PM	ERROR	
50054024	US DOLLARS (USD)	Rally Group	05/11/2019	03:05:08 PM	ERROR	
80043212	US DOLLARS (USD)	Ballerton Pla	05/11/2019	03:05:08 PM	UPDATED	
750032915	US DOLLARS (USD)	Shadyside Rea	05/11/2019	03:05:08 PM	UPDATED	N/A (N)
750033146	US DOLLARS (USD)	Lakewood Asso	05/11/2019	03:05:08 PM	UPDATED	N/A (N)
750078520	US DOLLARS (USD)	Opal Managem	05/11/2019	03:05:08 PM	ERROR	N/A (N)
750079780	US DOLLARS (USD)	Hillbrooke Pa	05/11/2019	03:05:08 PM	UPDATED	N/A (N)
750079805	US DOLLARS (USD)	Thorton Assoc	05/11/2019	03:05:08 PM	UPDATED	N/A (N)

Buttons: OK, Cancel, Help

Results Of the Escrow Analysis

Depending on what entries were made into Aggregate Analysis field, the information displayed in the Left Side Panel may differ as will the Main Window area.

Escrow Analysis Inquiry => 010020001 [USD] - monthly eom no calendar

Mode: TEST RUN

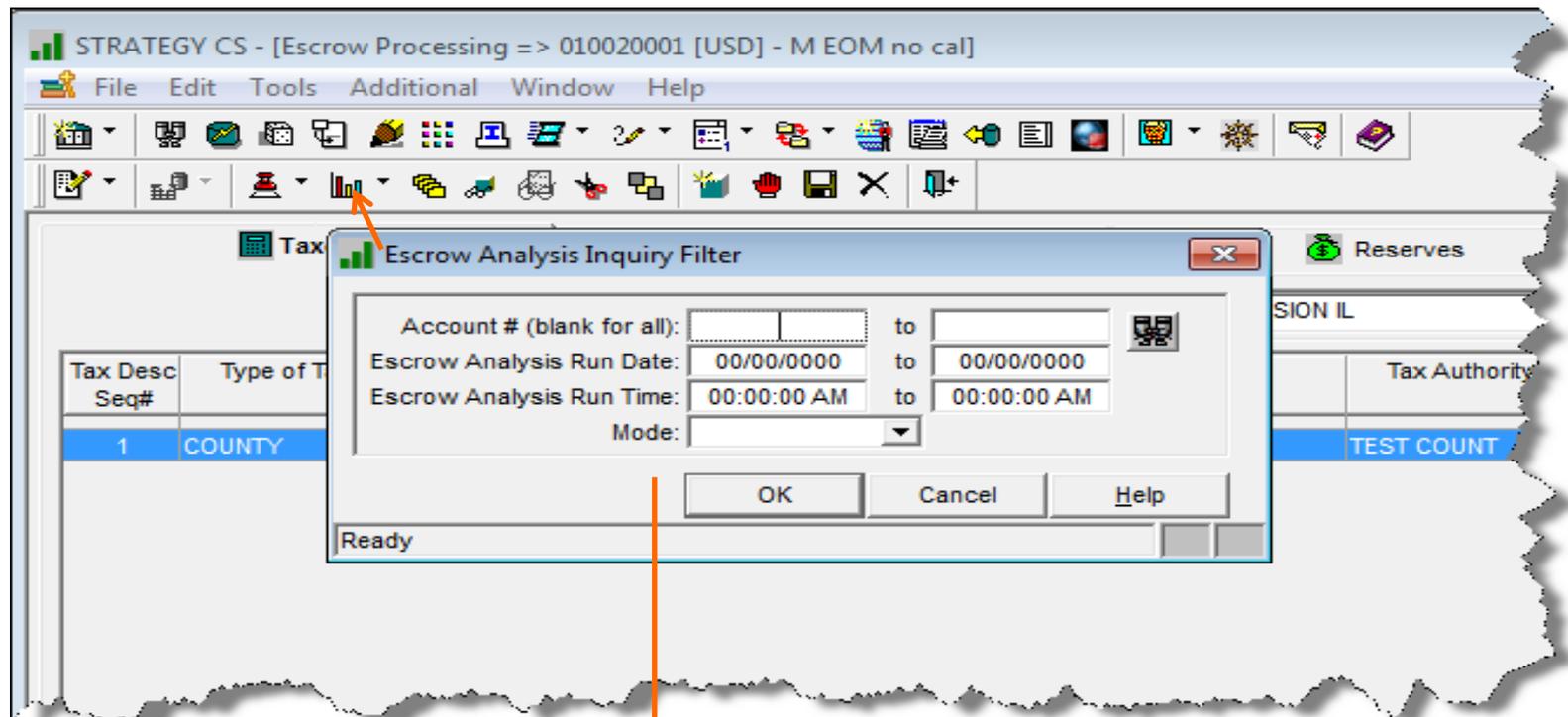
Escrow Analysis Run Date: 08/03/2019 Escrow Analysis Run Time: 12:20:23 PM
 Payment Due Date: 08/31/2019 Payment Effective Date: 10/31/2019 Amort Number of Months: 02
 Scheduled Escrow Analysis Date: 12/01/2018 Next Escrow Analysis Date: 12/01/2019

Escrow	Vendor	Annual Amount	Monthly Calculated Amount	Disbursement Date	Type Paid	Months Required	Required Escrow
1	CUYA	40,300.81	3,358.40	01/01/2020	2H	3	10,075.20
Total		40,300.81	3,358.40				10,075.20
2	001	15,950.00	1,329.17	09/01/2019		13	17,279.21
Total		15,950.00	1,329.17				17,279.21

Esc	Escrow Desc	Calculated Constant	(-) Monthly Short/Surplus	(+) Rounding	(=) New Monthly Constant
1	ESCROW 1 TAXES	3,358.40	-3,235.72	.61	6,594.73
2	ESCROW 2 INSURANCE	1,329.17	410.40	.00	918.77
Total					7,513.50

Rebate

OK Help



Mode Options

TEST
LIVE
UPDATED
ERROR
REVIEW

Escrow Analysis Modes

- Test – a successful E/A has been run. It will not go into production until the mode has been switched to Live
- Live – the new information will update the files on the effective date
- Updated – the files have been updated
- Review – System level parameter to enter an amount that will trigger a review
- Error – Something is not right with the E/A

Checking on the results of the Escrow Analysis

Print Notice Letter

Account # (blank for all): 750079850

Escrow Analysis Run Date: 08/03/2019

Escrow Analysis Run Time: 11:54:58 AM

Run type: TEST

OK Cancel Help

Right mouse click

Print Report

Account # (blank for all): 30020003 to 30020003

Escrow Analysis Run Date: 05/11/2019 to 05/11/2019

Escrow Analysis Run Time: 03:05:08 PM

Run type: UPDATED

Sort by: Account

OK Cancel Help

- Export...
- Print Notice/Letter
- Print Report
- Mode Change
- Loan Review Change
- Delete
- Notes
- Filter...
- Find...

Escrow Analysis Inquiry

Account # (blank for all): to

Escrow Analysis Run Date: 00/00/0000 to 00/00/0000

Escrow Analysis Run Time: 00:00:00 AM to 00:00:00 AM

Mode:

Account #	Currency Type	Name	E/A Run Date	E/A Run Time	Mode	Analysis Type
10020001	US DOLLARS (USD)	Eastern Real	08/03/2019	12:20:23 PM	TEST	
750079850	US DOLLARS (USD)	Grand & Young	08/03/2019	11:54:58 AM	TEST	AGGREGATE (X)
10020013	US DOLLARS (USD)	Stone Radioco	05/11/2019	03:05:08 PM	ERROR	
10020025	US DOLLARS (USD)	Beck Calibrat	05/11/2019	03:05:08 PM	ERROR	
20020016	US DOLLARS (USD)	Strickland De	05/11/2019	03:05:08 PM	UPDATED	
20020029	US DOLLARS (USD)	Paul Unlimate	05/11/2019	03:05:08 PM	UPDATED	
30020003	US DOLLARS (USD)	Ellis Integra	05/11/2019	03:05:08 PM	UPDATED	
30020007	US DOLLARS (USD)	Astro Refinis	05/11/2019	03:05:08 PM	UPDATED	
30020028	US DOLLARS (USD)	Moses Logisti	05/11/2019	03:05:08 PM	UPDATED	
30020030	US DOLLARS (USD)	Farley Equipm	05/11/2019	03:05:08 PM	UPDATED	
40020002	US DOLLARS (USD)	Open Space Ho	05/11/2019	03:05:08 PM	UPDATED	
40020022	US DOLLARS (USD)	Newman & Tayl	05/11/2019	03:05:08 PM	UPDATED	
40020035	US DOLLARS (USD)	Apex Housing	05/11/2019	03:05:08 PM	UPDATED	
50054005	US DOLLARS (USD)	Hearthstone C	05/11/2019	03:05:08 PM	UPDATED	
50054022	US DOLLARS (USD)	Continental A	05/11/2019	03:05:08 PM	UPDATED	
50054023	US DOLLARS (USD)	Uniplex Group	05/11/2019	03:05:08 PM	ERROR	
50054024	US DOLLARS (USD)	Rally Group	05/11/2019	03:05:08 PM	ERROR	
80043212	US DOLLARS (USD)	Ballerton Pla	05/11/2019	03:05:08 PM	UPDATED	
750032915	US DOLLARS (USD)	Shadyside Rea	05/11/2019	03:05:08 PM	UPDATED	N/A (N)
750033146	US DOLLARS (USD)	Lakewood Asso	05/11/2019	03:05:08 PM	UPDATED	N/A (N)
750078520	US DOLLARS (USD)	Opal Managem	05/11/2019	03:05:08 PM	ERROR	N/A (N)
750079780	US DOLLARS (USD)	Hillbrooke Pa	05/11/2019	03:05:08 PM	UPDATED	N/A (N)
750079805	US DOLLARS (USD)	Thorton Assoc	05/11/2019	03:05:08 PM	UPDATED	N/A (N)

OK Cancel Help

Escrow Analysis Listing Report

Display Spooled File

```

File . . . . . :   ESCRWANLST                               Page/Line   1/2
Control . . . . . :   _____                           Columns    1 - 130
Find . . . . . :   _____
* . . . . 1 . . . . 2 . . . . 3 . . . . 4 . . . . 5 . . . . 6 . . . . 7 . . . . 8 . . . . 9 . . . . 0 . . . . 1 . . . . 2 . . . . 3
      GX158                LOANS19F                LOANS19F
  
```

ESCROW ANALYSIS LISTING

SELECTION CRITERIA ACCOUNT FROM 010020009 ACCOUNT TO 010020009 DATE FROM 08/04/2019 DATE TO 08/04

ACCOUNT NUMBER 010020009 Parks Electri E/A RUN 08/04/2019 04:06 PM PMT DUE DATE 08/30/2019 PMT EFF DATE 09/30/2019 CHANGE EF
SCHED E/A 08/01/2019 NEXT E/A 08/01/2020 AMORT # MONTHS 06 SERVICER RYLOWICZ S TOWN CLEVELAND STATE OHIO

ESCROW	VENDOR	ANNUAL AMOUNT	MONTHLY CALC. AMOUNT	DISBURSEMENT DATE
ESCROW 1	CUYA CUYAHOGA C	40,200.00	3,350.00	01/01/2020
TOTAL		40,200.00	3,350.00	
ESCROW 2	001 ABC INSURA	71,300.89	5,941.74	12/01/2019
TOTAL		71,300.89	5,941.74	
ACCOUNT TOTAL		111,500.89	9,291.74	

ESCROW	CALC CONSTANT -	MO. SHORT/SURP + ROUNDING =	NEW MONTHLY CONSTANT	OLD MONT
ESCROW 1	3,350.00	545.09- .22	3,895.31	
ESCROW 2	5,941.74	.00 .00	5,941.74	
ESCROW 3			.00	
ESCROW 4	.00	.00 .00	.00	
ESCROW 5			.00	

More...

F3=Exit F12=Cancel F19=Left F20=Right F24=More keys

Display Spooled File

File : ESCRWANLST

Page/Line 1/27

Control _____

Columns 1 - 130

Find _____

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9,837.05

BEGINNING WITH THE PAYMENT DUE 3/30/2020

THE MONTHLY PAYMENT WILL BE AS FOLLOWS:

Escrow	9,291.74
Principal & Interest	272,262.95
Rounding	.31
Total Payment	281,555.00

Bottom

F3=Exit F12=Cancel F19=Left F20=Right F24=More keys

Regular

Escrow Analysis

MFS Sold Loans
8 Suburban Park Drive
Billerica MA 01821
ABC Construction
100 North Main Street
Winfield, IL 60190

ACCOUNT NO. 01-0020001
DATE OF ANALYSIS 5/02/2015
SCHEDULE DATE 12/01/2014

text for the escrow analysis form

User Text Line 2
User Text Line 3
User Text Line 4
User Text Line 5
User Text Line 6
User Text Line 7
User Text Line 8

VENDOR	AMOUNT	MONTHLY CALC_AMOUNT	DISB DATE	MOS. REQD	REQUIRED ESCROW	EXPECTED BALANCE	BALANCE DIFFERENCE
F001 TEST COUNT	16,000.00	1,333.33	12/01/15	08	10,666.64		
TOTAL ESCROW 1	16,000.00	1,333.33			10,666.64	8,000.00	2,666.64-
001 ABC INSURA	9,600.00	800.00	12/01/14	20	16,000.00		
TOTAL ESCROW 2	9,600.00	800.00			16,000.00	16,000.00	.00
ACCOUNT TOTAL	25,600.00	2,133.33			26,666.64	24,000.00	2,666.64-

ESCROW	CALC CONSTANT	- MONTH SHORT/SURP =	NEW MONTHLY CONSTANT	OLD MONTHLY CONSTANT	CHANGE AMOUNT	
ESCROW 1	1,333.33		888.88-	2,222.21	1,200.00	1,022.21
ESCROW 2	800.00		.00	800.00	800.00	.00
ESCROW 3				.00	.00	.00
ESCROW 4	.00		.00	.00	.00	.00
ESCROW 5				.00	.00	.00

3,022.21

BEGINNING WITH THE PAYMENT DUE 6/30/2015

YOUR MONTHLY PAYMENT WILL BE AS FOLLOWS:

Escrow	3,022.21
Principal & Interest	7,795.50
Rounding	.29
Total Payment	10,818.00

BEGINNING WITH THE PAYMENT DUE 09/30/2015

YOUR MONTHLY PAYMENT WILL BE AS FOLLOWS:

Escrow	2,133.33
Principal & Interest	7,795.50
Rounding	.17
Total Payment	9,929.00

ABC Construction

If you have any questions, please contact your Account Manager at 1-800-555-3333



MFS Sold Loans
 8 Suburban Park Drive
 Billerica, MA 01821

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT
 PROJECTIONS

ABC Construction
 100 North Main Street
 Winfield, IL 60190
 Account Number 01-0020001

COUNTY TAX 16,000.00
 HAZARD 9,600.00

Annual Amounts 25,600.00 / 12 = 2,133.33

Month	Payments To	Payments From	Description	Current Balance Projected	Required Balance Projected
OUTSTANDING ACTIVITY FROM LAST COMPUTATION YEAR					
Dec 14	.00	9600.00	HAZARD	8,400.00	6,800.02
Mar 15	2000.00	.00		10,400.00	8,800.02
Apr 15	2000.00	.00		12,400.00	10,800.02
May 15	2000.00	.00		14,400.00	12,800.02
Balance as of 5/15				14,400.00	12,800.02

PROJECTIONS

Jun 15	2133.33	.00		16,533.33	14,933.35
Jul 15	2133.33	.00		18,666.66	17,066.68
Aug 15	2133.33	.00		20,799.99	19,200.01
Sep 15	2133.33	.00		22,933.32	21,333.34
Nov 15	2133.33	16000.00	COUNTY TAX	9,066.65	7,466.67
Nov 15	2133.33	.00		11,199.98	9,600.00
Dec 15	2133.33	9600.00	HAZARD	3,733.31	2,133.33
Jan 16	2133.33	.00		5,866.64	4,266.66
Feb 16	2133.33	.00		7,999.97	6,399.99
Mar 16	2133.33	.00		10,133.30	8,533.32
Apr 16	2133.33	.00		12,266.63	10,666.65
May 16	2133.33	.00		14,399.96	12,799.98

Estimated Low Point: 3,733.31
 RESPA Allowed Low Point: 2,133.33
 Surplus (To Be Refunded) 1,599.98

Required Beginning Balance To Ensure Low Point 12,800.02

SURPLUS The law allows that a surplus of less than \$50 may be spread over 12 months. The law requires us to refund a surplus greater than or equal to \$50. We are sending you a check.

New Payment Information

Principal and Interest 7,795.50
 Escrow Payment 2,133.33
 ESCROW 3 RESERVES + .00
 Rounding .17

New Payment Effective 6/15 9,929.00

ABC Construction
 8 Suburban Park Drive
 Billerica, MA 01821

ESCROW ANALYSIS
 PROJECTIONS

ABC Construction
 100 North Main Street
 Winfield, IL 60190
 Account Number 01-0020001

COUNTY TAX 16,000.00
 HAZARD 9,600.00

Annual Amounts 25,600.00 / 12 = 2,133.33

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

Month	Payments To	Payments From	Description	Current Balance Projected	Required Balance Projected
OUTSTANDING ACTIVITY FROM LAST COMPUTATION YEAR					
Dec 14	.00	9600.00	HAZARD	8,600.00-	6,800.02
Mar 15	2000.00	.00		6,600.00-	8,800.02
Apr 15	2000.00	.00		4,600.00-	10,800.02
May 15	2000.00	.00		2,600.00-	12,800.02
Initial deposit				2,600.00-	12,800.02
PROJECTIONS					
Jun 15	2133.33	.00		466.67-	14,933.35
Jul 15	2133.33	.00		1,666.66	17,066.68
Aug 15	2133.33	.00		3,799.99	19,200.01
Sep 15	2133.33	.00		5,933.32	21,333.34
Nov 15	2133.33	16000.00	COUNTY TAX	7,933.35-	7,466.67
Nov 15	2133.33	.00		5,800.02-	9,600.00
Dec 15	2133.33	9600.00	HAZARD	13,266.69-	2,133.33
Jan 16	2133.33	.00		11,133.36-	4,266.66
Feb 16	2133.33	.00		9,000.03-	6,399.99
Mar 16	2133.33	.00		6,866.70-	8,533.32
Apr 16	2133.33	.00		4,733.37-	10,666.65
May 16	2133.33	.00		2,600.04-	12,799.98
Estimated Low Point:		13,266.69-			
Cush. Allowed Low Point:		2,133.33			
SHORTAGE		15,400.02-			
				Required Beginning Balance To Ensure Low Point	12,800.02
SHORTAGE	Shortages may be spread over 2 months.				

New Payment Information

Principal and Interest		7,795.50	7,795.50
Escrow Payment		2,133.33	2,133.33
ESCROW 3 RESERVES	+	.00	.00
Monthly Shortage	+	7,700.01	.00
Rounding		.16	.17

New Payment Effective 6/15 17,629.00 8/15 9,929.00

Combined Balances

escrow analysis

MFS Sold Loans
8 Suburban Park Drive
Billerica MA 01821
ABC Construction
100 North Main Street
Winfield, IL 60190

ACCOUNT NO. 01-0020001
DATE OF ANALYSIS 5/02/2015
SCHEDULE DATE 6/01/2015

text for the escrow analysis form

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VENDOR	AMOUNT	MONTHLY CALC_AMOUNT	DISB DATE	MOS. REQD	REQUIRED ESCROW	EXPECTED BALANCE	BALANCE DIFFERENCE
F001 TEST COUNT	16,000.00	1,333.33	12/01/15	06	7,999.98		
001 ABC INSURA	9,600.00	800.00	12/01/14	18	14,400.00		
ACCOUNT TOTAL	25,600.00	2,133.33			22,399.98	7,000.00	15,399.98-

ESCROW	CALC CONSTANT	- MONTH SHORT/SURP =	NEW MONTHLY CONSTANT	OLD MONTHLY CONSTANT	CHANGE AMOUNT
AGGREGATE	2,133.33		3,850.00-	5,983.33	3,983.33
ESCROW 3				.00	.00
ESCROW 5				.00	.00

5,983.33

BEGINNING WITH THE PAYMENT DUE 6/30/2015
YOUR MONTHLY PAYMENT WILL BE AS FOLLOWS:

Escrow	5,983.33
Principal & Interest	7,795.50
Rounding	.17
Total Payment	13,779.00

BEGINNING WITH THE PAYMENT DUE 05/02/2015
YOUR MONTHLY PAYMENT WILL BE AS FOLLOWS:

Escrow	2,133.33
Principal & Interest	7,795.50
Rounding	.17
Total Payment	9,929.00

ABC Construction

If you have any questions, please contact your Account Manager at 1-800-555-3333

Part 2 of our Escrow Analysis Webinar Series will cover:

- Details of System and Loan Level Parameters for the different types of Analysis
 - Regular Analysis
 - Non HUD Aggregate
 - Combined Balance Analysis



Thank you for attending our webinar. Don't forget to:



Share the webinar recording with your colleagues.



Attend our monthly webinars.



Contact McCracken if you'd like to learn more.