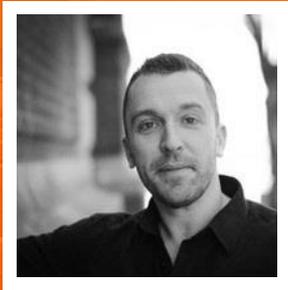




WEBINAR SERIES

Part 2: How To Use STRATEGY's Escrow Analysis

Meet the team.



Anthony Villa

Managing Director of Marketing & Sales
Anthony.villa@mccrackenfs.com



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. Recap of Part One Escrow Analysis Webinar - Reviewing the Basics
2. System Level Parameters for Regular Escrow Analysis
3. Performing the Analysis
4. Reviewing the Analysis

SECTION 1



Recap of Part One Escrow Analysis Webinar - Reviewing the Basics

Recap of Session One

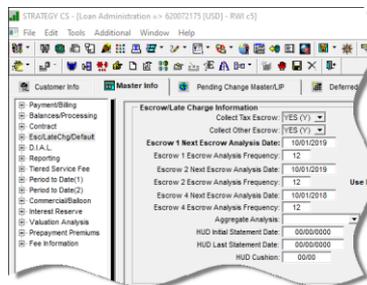
- Reviewed why an Escrow Analysis
- Escrow Analysis Methods
- Vendor and Loan Level Information used in Escrow Analysis
- High level overview of System Parameters
- Performing and Reviewing the Escrow Analysis

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
- Any of the Parameters can be overridden at the time of analysis

Regular Escrow Analysis Method

- There are a variety of methods available for calculating the Escrow Analysis
- Regular Escrow Analysis
- Hud Escrow Analysis
- Aggregate Escrow Analysis
- Combined Balance
 - These methods can be selected from the drop down for field Aggregate Analysis from the Master Info Tab on the Esc/Latechg/Default window. The codes are in PINFO Table ID AT- Aggregate Analysis Code



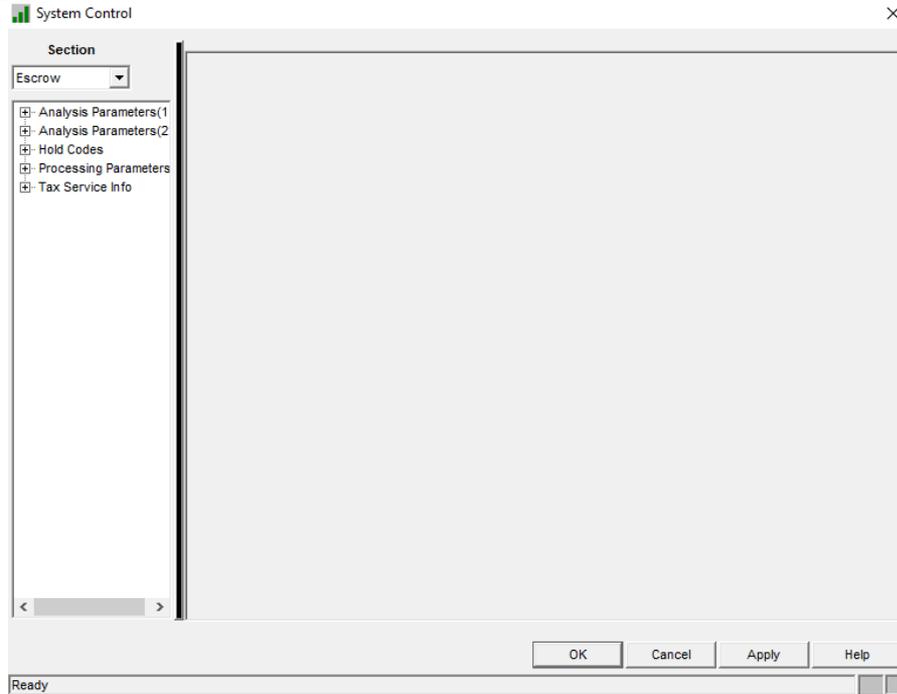
SECTION 2



System Level Parameters

Parameters for Escrow Analysis Regular Method

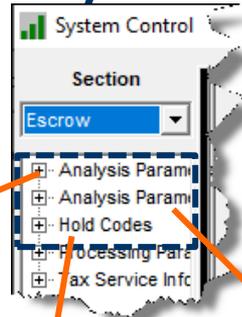
- System Level



- Override Capabilities at the time 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)

Analyze Escrow



The image shows a software dialog box titled "Escrow Constant Parameters". It contains three columns of controls labeled "Escrow 1", "Escrow 2", and "Escrow 4". Each column has a label "Analyze Escrow:" followed by a dropdown menu. All three dropdown menus are currently set to "YES (Y)".

- STRATEGY will only analyze loans with a bill status code other than monitoring, do not disburse or historical
- STRATEGY will never analyze escrow 3/reserves

Additional Analysis

- This allows the system to adjust the New Basic Constant for either shortages, by increasing the constant, or for overages by reducing the constant so that a sufficient amount is collected for the amounts due for the current year.
- The system will project what the escrow balances will be at the time this new payment takes effect, and checks to see if there will be enough funds to make the disbursements, and if it is not enough or too much, then the escrow constant will be updated to reflect this difference.

System Control

Section: Escrow

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 Provide Pmt:	12		12

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)
# of Months to Provide Pmt:		12	12

TABLE ID	CODE	SHORT DESC	FULL DESC
AA	A	BOTH-SHORT	CALC SHT/SURP CHG PMT-SHORTAGE
AA	B	BOTH-SURPL	CALC SHT/SURP CHANGE PMT SURPL
AA	G	SHORT CHG	CALCULATE SHORT - CHG PAYMENT
AA	H	SHORT NC	CALCULATE SHORT NO PAYMENT CHG
AA	N	NO SHT/SRP	DO NOT CALCULATE SHORT/SURPLS
AA	S	SURPLS CHG	CALCULATE SURPLUS - CHG PYMNT
AA	T	SURPLUS NC	CALCULATE SURPLUS NO PYMNT CHG
AA	Y	SHT/SR CHG	CALCULATE SHORT/SURPLS CHG PMT
AA	Z	SHT/SRP NC	CALCULATE SHORT/SURPLUS NO CHG

of Months to Divide By

- This is the number used to divide the annualized tax amount or insurance premium by
 - Generally, this is set to 12
 - If payment frequencies are anything other than 12 STRATEGY divides the amount due by the payment frequency and then multiplies that amount by 12
 - ✦ FL (full year) Amount Due is Annualized
 - ✦ 1H or 2H (half year) = 6 [(amount due/6)*12]
 - ✦ 1T, 2T or 3T (one-third year) = 4 [amount due/4]*12]
 - ✦ 1Q, 2Q, 3Q or 4Q (one-quarter year) = 3 [amount due/3)*12]

Annualize Amount Taxes Only

- 0 = Do Not Annualize
 - Prior Tax amount due & divide by frequency
- 1 = Annualize Amt to Calculate Constant
 - Calculate an annualized amount using more than one amount
- 2 = Constant Not Calculated on Annualize
 - No Longer Applicable

Increase/Decrease %

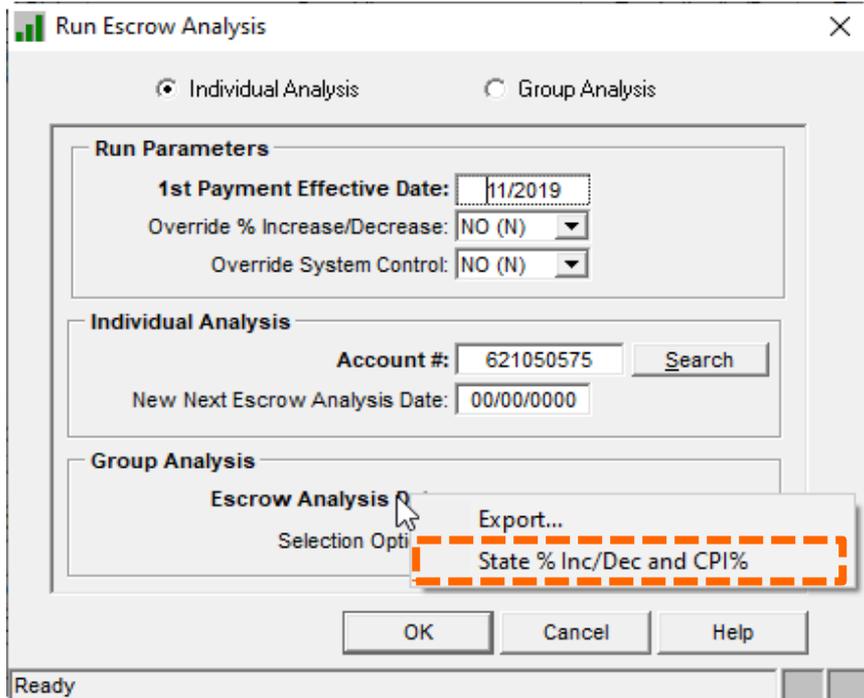
- System Control Level
 - Escrow Type 1, 2 & 4
 - ✦ Each Escrow Type
 - State Level for Tax Escrow
 - Vendor Level
 - ✦ Taxes
 - ✦ Insurance

The screenshot displays the 'System Control' interface, specifically the 'Escrow Constant Parameters' section. The interface is organized into columns for 'Escrow 1', 'Escrow 2', and 'Escrow 4'. The 'Increase/Decrease %' field is highlighted with a red dashed box, showing values of 1.00000 for Escrow 1, 0.00000 for Escrow 2, and 0.00000 for Escrow 4. Other parameters include 'Analyze Escrow' (set to YES (Y)), 'Additional Analysis' (set to SHT/SR CHG (Y)), and '# of Months to Divide By' (set to 12).

Parameter	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 %:	1.00000	0.00000	0.00000
CPI %:	0.00000	0.00000	0.00000

Increase / Decrease State Level

- Accessed from the Escrow Analysis



Run Escrow Analysis

Individual Analysis Group Analysis

Run Parameters

1st Payment Effective Date:

Override % Increase/Decrease: ▼

Override System Control: ▼

Individual Analysis

Account #:

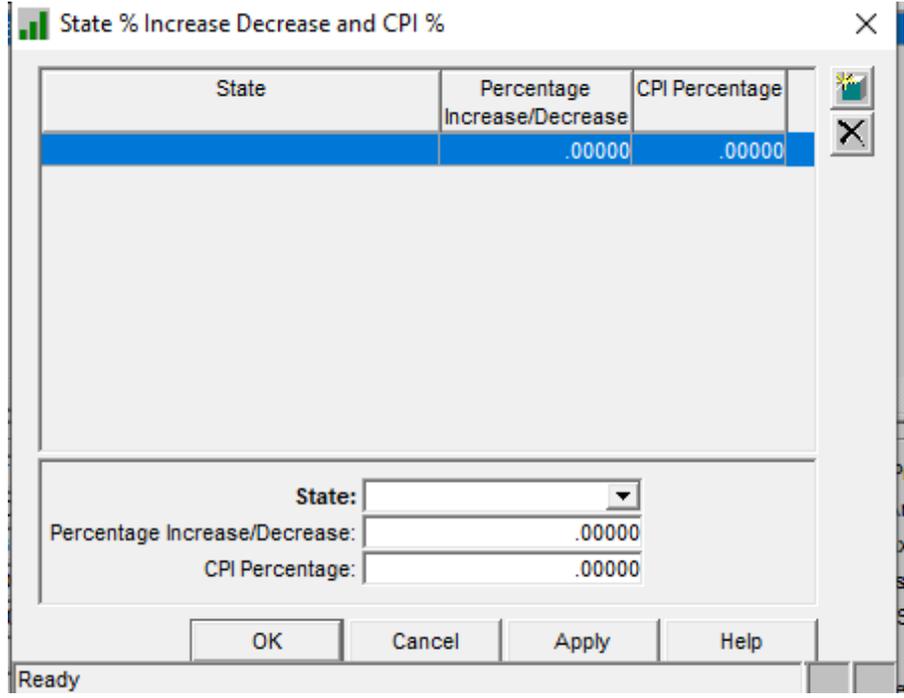
New Next Escrow Analysis Date:

Group Analysis

Escrow Analysis Selection Options

- Export...
- State % Inc/Dec and CPI%

Ready



State % Increase Decrease and CPI %

State	Percentage Increase/Decrease	CPI Percentage
	.00000	.00000

State:

Percentage Increase/Decrease:

CPI Percentage:

Ready

Increase / Decrease Vendor Level

- Taxing Authority
 - Tools > Maintenance > Vendor Maintenance
 - ✦ Taxing Authority

Vendor Maintenance

Authority #	Authority Name	Type of Tax	PMT1	MO1	Day 1	PMT2	MO2	Day 2
ALLE	Allegheny County, Pa	COUNTY	FULL	APR	30			0
ALLS	Allegheny Public School	SCHOOL	FULL	APR	30			0
COOK	Cook County	COUNTY	1ST HALF	MAR	1	2ND HALF	AUG	1
CUYA	Cuyahoga County	COUNTY	1ST HALF	JAN	1	2ND HALF	JUL	1
DANE	Dane County Wisconsin	COUNTY	1ST HALF	JAN	31	2ND HALF	JUL	31
DUPA	DuPage County, Illinois	COUNTY	1ST HALF	JUN	1	2ND HALF	SEP	
F001	Test County Annual	COUNTY	FULL	DEC	0			
MARI	Maricopa County Arizona	COUNTY	1ST HALF	OCT	1	2ND HALF	MAR	
G001	Test County Quarterly	COUNTY	1ST QTR	JAN	0	2ND QTR	APR	
S001	Test County Semi	COUNTY	1ST HALF	JUN	0	2ND HALF	SEP	
SACR	Sacramento County	COUNTY	1ST HALF	DEC	1	2ND HALF	APR	
STLO	St. Louis County Govern	COUNTY	FULL	DEC	31			

Sys Info ID: V3 - Tax Authorities No Payable Record

Authority #: ALLE
Authority Name: Allegheny County, Pa Telephone #: (000)000-0000 Fax #: (000)000-0000
Address Line 1: P O, Box 111 Type of Tax: COUNTY (C)
Address Line 2: Pittsburgh, PA 15221 Tax Date Control:
Address Line 3: Payee Name: Allegheny County Treasurer
Contact:

Payment: Month: Day: Delinquent Date:
FULL/FULL APR (04) 30 05/01/2014
Tax Schedule: 00/00/0000
00/00/0000
00/00/0000

Tax Service Authority ID: Multiple Tax Services: No Homeowner's Aut

Select OK Cancel Apply Help

Escrow Analysis Information

Taxing Authority #: ALLE Allegheny County, Pa

Notice Type: CPI Percentage: .0000

Formula Type: % Increase/Decrease: .0000

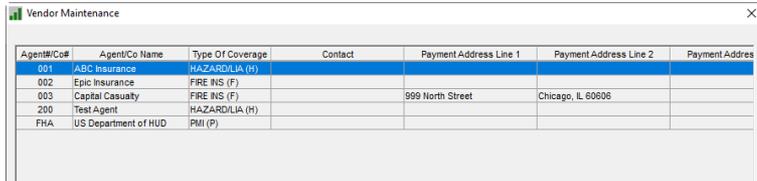
1st PMT Eff Month:

2nd PMT Eff Month:

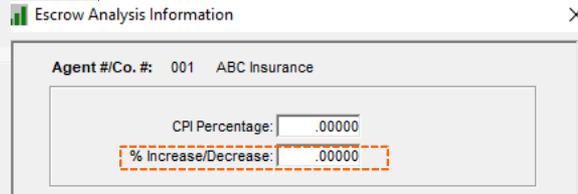
- Payable Information
- Escrow Analysis Information
- Contact Information
- Late Release Information
- Discount Schedule Information
- Add
- Delete
- Change Payee Name...

Increase / Decrease Insurance Vendor

- Insurance Companies and Agents
 - Tools > Maintenance > Vendor Maintenance
 - ✦ Insurance Companies and Agents



Agent#/Co#	Agent/Co Name	Type Of Coverage	Contact	Payment Address Line 1	Payment Address Line 2	Payment Address
001	ABC Insurance	HAZARD/LIA (H)				
002	Epic Insurance	FIRE INS (F)				
003	Capital Casualty	FIRE INS (F)		999 North Street	Chicago, IL 60608	
200	Test Agent	HAZARD/LIA (H)				
FHA	US Department of HUD	PMI (P)				

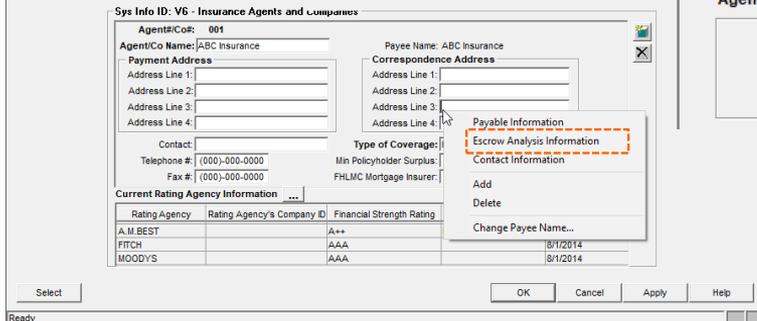


Escrow Analysis Information

Agent #/Co. #: 001 ABC Insurance

CPI Percentage:

% Increase/Decrease:



Sys Info ID: V6 - Insurance Agents and Companies

Agent#/Co#: 001

Agent/Co Name: ABC Insurance

Payee Name: ABC Insurance

Payment Address

Address Line 1:

Address Line 2:

Address Line 3:

Address Line 4:

Contact:

Telephone #: Min Policyholder Surplus

Fax #: FHL/MC Mortgage Insurer:

Type of Coverage:

Current Rating Agency Information

Rating Agency	Rating Agency's Company ID	Financial Strength Rating
A.M. BEST		A++
FITCH		AAA
MOODY'S		AAA

Escrow Analysis Information

Payable Information

Contact Information

Add

Delete

Change Payee Name...

Select

OK Cancel Apply Help

Cushion Number of Months

- To make sure there will be enough funds to cover the disbursement
- Used with Escrow 1, 2 and 4
 - Or just one of the escrows
- Will increase the *Required Balance* which may increase the shortage amount

System Control

Section: Escrow

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 %:	1.00000	0.00000	0.00000
CPI %:	0.00000	0.00000	0.00000
Bill Shortages as Escrow Deficit:	NO (N)	NO (N)	NO (N)
Cushion Number of Months:	0	0	0
Required Balance Sched Pmt Exclusion Days:			

Required Balance Scheduled Payment Exclusion Days

- This is used in determining what scheduled payments should be considered when calculating the *Required Balance*
- Examples and further explanation to follow

The screenshot shows the 'System Control' application window. On the left is a 'Section' sidebar with a tree view containing 'Escrow', 'Analysis Param', 'Analysis Param', 'Hold Codes', 'Processing Para', and 'Tax Service Inf'. The main area is titled 'Escrow Constant Parameters' and contains a table with three columns for 'Escrow 1', 'Escrow 2', and 'Escrow 4'. The table includes various parameters such as 'Analyze Escrow', 'Additional Analysis', '# of Months to Divide By', 'Annualize Amount', 'Increase/Decrease %', 'CPI %', 'Bill Shortages as Escrow Deficit', 'Cushion Number of Months', 'Required Balance Sched Pmt Exclusion Days', 'Amount to Trigger Review', and 'Bill Status Code 3 Use Inflation Factor'. The 'Required Balance Sched Pmt Exclusion Days' row is highlighted with a red dashed border.

	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 %:	1.00000	0.00000	0.00000
CPI %:	0.00000	0.00000	0.00000
Bill Shortages as Escrow Deficit:	NO (N)	NO (N)	NO (N)
Cushion Number of Months:	0	0	0
Required Balance Sched Pmt Exclusion Days:			
Amount to Trigger Review:	3,000	3,000	3,000
Bill Status Code 3 Use Inflation Factor:			

Required Balance Sched Pmt Exclusion Days

Analysis Run Date	9/10
Effective Date of Analysis	10/1
Last Type Paid	7/19
Payments used in Required Balance Calculation	7/1, 8/1, 9/1
Required Balance	New Constant * 3

Logic Prior to the addition of 'Required Balance Schedule Payment Exclusion

Required Balance Scheduled Payment Exclusion Days

- The objection to this calculation is the inclusion of the 7/1 payment in the *Required Balance*
- In theory, the payment was due before the disbursement date and would be available for the disbursement
 - 7/1 payment was used in the 7/19 disbursement
 - Required Balance was overstated
 - Larger amount of shortage created

Required Balance Scheduled Payment Exclusion Days

- When calculating the *Required Balance* should the system always exclude the payment due in the same month as the disbursement date?
 - No - if the payment is due AFTER the disbursement date, it should be considered as part of the required balance
 - Yes - if the payment is due BEFORE the disbursement date
 - How many days before the disbursement should be considered?

There needs to be a certain number of days before the disbursement date to ensure the payment will have been received and therefore used to pay the due amount and then be excluded from the required balance calculation

Logic with New Parameter

Analysis Run Date	9/10
Effective Date of Analysis	10/1
Last Tax Paid	7/19
Balance Sched Pmt Exclusion Days	15 days
Pmt Due date # of Days prior to Escrow Disbursement Date	7/19-7/1 = 18
Payments used in Required Bal Calculation	8/1, 9/1
Required Balance	New Constant * 2

Payment will be excluded from
Required Balance

Logic with New Parameter

Analysis Run Date	9/10
Effective Date of Analysis	10/1
Last Tax Paid	7/19
Balance Sched Pmt Exclusion Days	20 days
Pmt Due date # of Days prior to Escrow Disbursement Date	7/19-7/1 = 18
Payments used in Required Bal Calculation	7/1, 8/1, 9/1
Required Balance	New Constant * 3

Payment will be included in the
Required Balance

Amount to Trigger Review of Analysis

- Different Trigger Amounts may be entered into the System Control File
 - Taxes (Escrow 1)
 - Insurance (Escrow 2)
 - PMI/FHA (Escrow 4)
- If the shortage or overage is greater than the value entered, the mode field will be update with REVIEW
- Use the Escrow Analysis Inquiry window filtered on REVIEW mode to review the analysis

System Control

Section: Escrow

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 %:	1.00000	0.00000	0.00000
CPI %:	0.00000	0.00000	0.00000
Bill Shortages as Escrow Deficit:	NO (N)	NO (N)	NO (N)
Cushion Number of Months:	0	0	0
Required Balance Sched Pmt Exclusion Days:			
Amount to Trigger Review:	3,000	3,000	3,000

Bill Status Code 3 Use Inflation Factor

Section	Escrow Constant Parameters		
Escrow	Escrow 1	Escrow 2	Escrow 4
Analysis Param	Analyze Escrow: YES (Y)	YES (Y)	YES (Y)
Analysis Param	Additional Analysis: SHT/SR CHG (Y)	SHT/SR CHG (Y)	SHT/SR CHG (Y)
Hold Codes	# of Months to Divide By: 12	12	12
Processing Para	Annualize Amount: ANNUALIZE (1)		
Tax Service Info	Increase/Decrease %: 1.00000	0.00000	0.00000
	CPI %: 0.00000	0.00000	0.00000
	Bill Shortages as Escrow Deficit: NO (N)	NO (N)	NO (N)
	Cushion Number of Months: 0	0	0
	Required Balance Sched Pmt Exclusion Days:		
	Amount to Trigger Review: 3,000	3,000	3,000
	Bill Status Code 3 Use Inflation Factor:		

- Bill Status Code 3 reflects that the current bill amounts have been entered on the tax or insurance record(s)
 - The due amounts are current and may not need to be *'inflated'* for the purpose of calculating a sufficient escrow payment
 - Using the inflation factor causes the Required Balance to be increased

Forced Place Escrow

- Forced Place Escrow Type
 - PINFO table ID 50 – Insurance Escrow Type
- Review Forced Place Escrow
 - Yes/No

System Control

Section: Escrow

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 %:	1.00000	0.00000	0.00000
CPI %:	0.00000	0.00000	0.00000
Bill Shortages as Escrow Deficit:	NO (N)	NO (N)	NO (N)
Cushion Number of Months:	0	0	0
Required Balance Sched Pmt Exclusion Days:			
Amount to Trigger Review:	3,000	3,000	3,000
Bill Status Code 3 Use Inflation Factor:			

Forced Place Escrow Type: HAZARD (HZ)

Review Forced Place Escrow: YES (Y)

Escrow Analysis Parameters (Window 2)

System Control

Section
Escrow

- Analysis Param
- Analysis Param
- Hold Codes
- Processing Para
- Tax Service Inf

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: 3

of Payments to Amortize Shortage Threshold: 0

Shortages Amortized Prior to Next Disbursement:

Shortage Threshold Amount: 0.00

Overage Threshold Amount: 0.00

Forms and Printing

Escrow Analysis Form #: STANDARD (1)

Printer to Print Form/Letter:

of Copies: 1

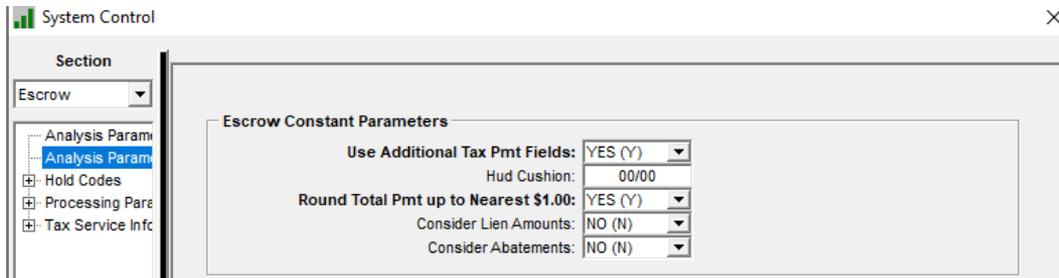
Print on Hold: YES (Y)

Use Additional Tax Payment Fields

- Use Additional Tax Payment Fields – Yes/No
 - 1st Tax Bill Amount
 - 2nd Tax Bill Amount
 - 3rd Tax Bill Amount
 - 4th Tax Bill Amount
- Used with the Annualized Amount

Round Total Payment up to Nearest \$1.00

- This setting will update the constant and round the payment in whole dollars – if it is not rounded you may get an additional .01 per record



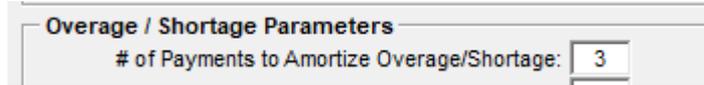
The screenshot shows a window titled "System Control" with a close button (X) in the top right corner. On the left, there is a "Section" dropdown menu set to "Escrow". Below it is a tree view with the following items: "Analysis Param" (selected), "Analysis Param", "Hold Codes", "Processing Para", and "Tax Service Inf". The main area of the window displays the "Escrow Constant Parameters" section, which includes the following settings:

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)

Consider Lien and Abatements

- Informational ONLY
- No functionality
- Yes/No Fields

Overage/Shortage Parameters



Overage / Shortage Parameters
of Payments to Amortize Overage/Shortage: 3

- # of Payments to Amortize Overage/Shortage
 - This is dependent on the selection from the Additional Analysis
 - This will create two Payment Amounts
 - ✦ The first payment amount calculated will deal with either overage or shortage amounts
 - ✦ The second payment amount calculated will be based on the current amount due
 - If this field is left blank but it has been determined that there is an overage or a shortage for the loan analyzed, the payment amount will reflect this amount which will stay the same until the next escrow analysis

Shortage Amortized Prior to Next Disb. Date

- The system will calculate the amortization period
- For each loan being analyzed, each escrow record will be reviewed to see if there are any disbursements scheduled prior to the total shortages being collected
 - If yes, the amortization period will be adjusted to match the length of time to the disbursement of the loan
 - If no, the original amortization period will remain

SECTION 3



Performing the Analysis

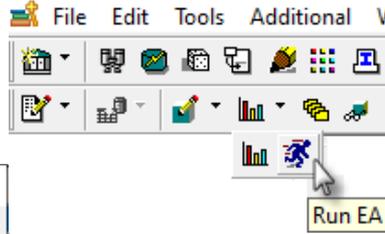
Performing the Escrow Analysis

- 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:

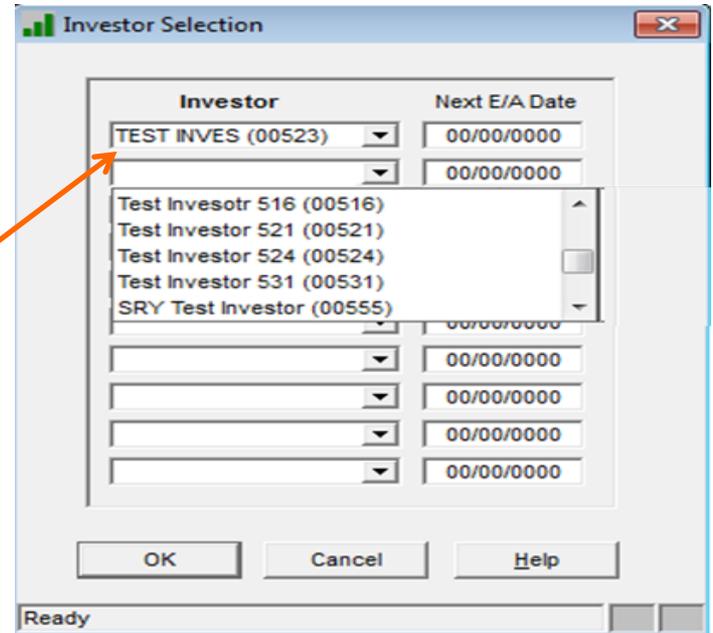
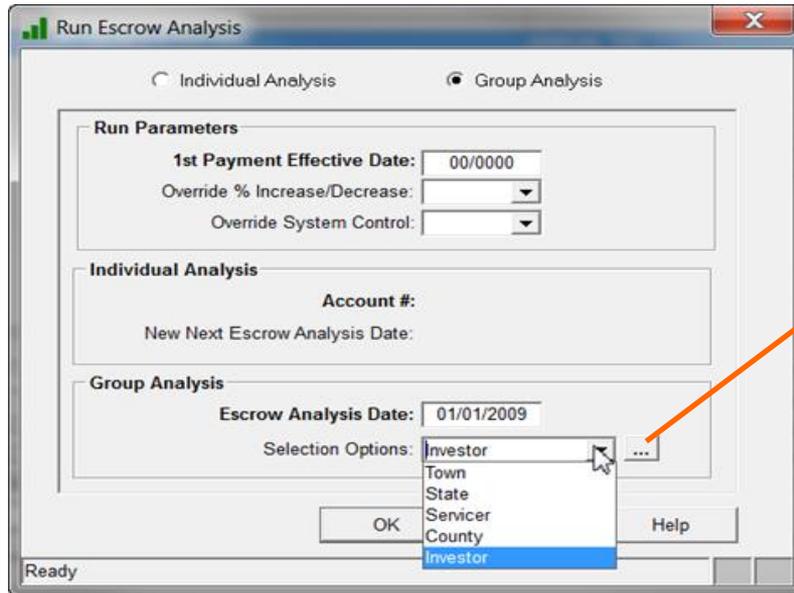
Group Analysis

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

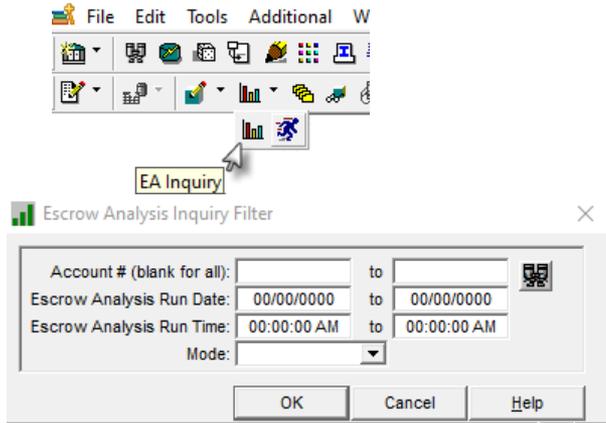
These 2 Override Options allows the E/A to change how the calculations will work for each E/A whether it its being run for an individual loan or a group of loans.

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

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

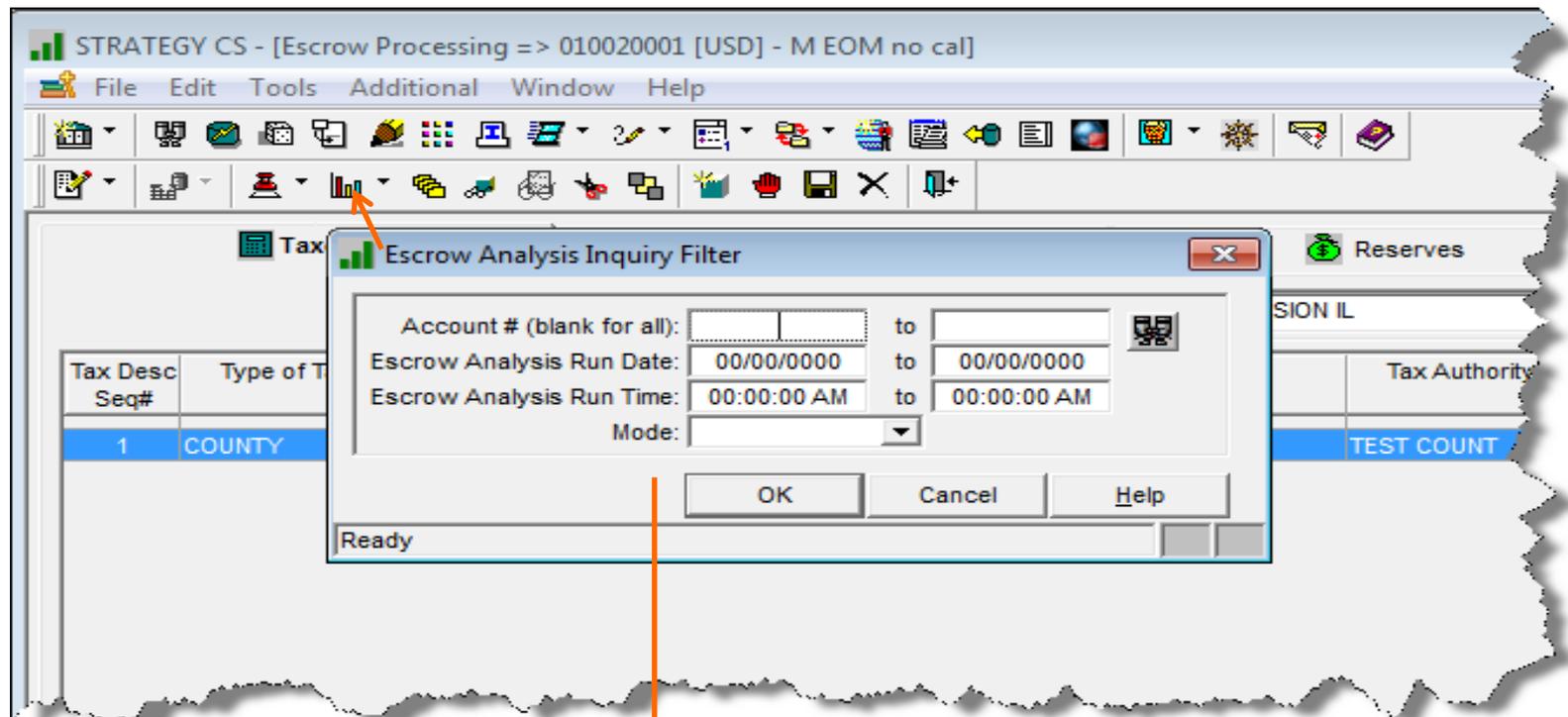
Escrow Analysis Run Date: 08/03/2019 Escrow Analysis Run Time: 12:20:23 PM
 Payment Due Date: 08/31/2019 Payment Effective Date: 10/31/2019 Amort Number of Months: 02
 Scheduled Escrow Analysis Date: 12/01/2018 Next Escrow Analysis Date: 12/01/2019

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 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)

OK Cancel Help

Escrow Analysis Listing Report

Display Spooled File

File : ESCRWANLST
 Control : _____
 Find : _____

Page/Line 1/2
 Columns 1 - 130

* . . . + . . . 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 _____

*...+...1...+...2...+...3...+...4...+...5...+...6...+...7...+...8...+...9...+...0...+...1...+...2...+...3

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



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.