SINCE 1844

December 28, 2017

Joseph C Long
687 Blackwood St
Sacramento CA 95815-

MS1180

Loan Number: 0020360376

Property Address: 687 Blackwood St
Sacramento CA 95815

Dear Joseph C Long :

Thank you for your interest in establishing an escrow account for future payments of your property tax and/or homeowner's insurance bills.

In order to establish an escrow account, an initial escrow deposit in the amount of $ 2,249.05 must be received before your 02/01/18 payment becomes due. This is needed in order to avoid overdrawing your account when the initial tax and/or insurance payment is disbursed.

Please make a check payable to
Dovenmuehle Mortgage, Inc., and mail to:
Attention: Escrow Department MS1180, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945. A return envelope is enclosed for your convenience.

Upon receipt of these funds, your new mortgage payment will be $ 1,377.14, effective with the 03/01/18 payment. This payment includes principal, interest, and one-twelfth of your annual real estate taxes and/or your annual insurance premium.

Enclosed is a projection of your escrow analysis during the next year. Please be aware that these figures are good through 02/01/18.

Once the escrow account has been established, we will begin making tax and/or insurance payments when due. If your hazard insurance is to be escrowed, the current year's premium needs to be paid in full. Upon renewal, the full year's premium will be paid from your escrow account. If you are requesting taxes to be escrowed, you must verify that all taxes have been paid current.

If you have any questions, please contact our Customer Service Department at 1-800-669-4268.

Thank you for your relationship with
Dovenmuehle Mortgage, Inc..

Sincerely,

Chansochtan Neang
Escrow Department

Enclosures

QM779/CNG

Escrow Deposit Calculator

Escrow Deposit Calculator

Name(s):	JOSEPH C LONG
Loan #:	0020360376
Date:	12/28/2017
1st Escrowed Pmt:	March
Processed by:	CNG

Verified by

Breakdown of Initial Deposit (using HUD1 format)

1000	**Reserves Deposited with Lender**						
1001	Initial deposit for your escrow account						$2,249.05
1002	Homeowner's insurance	5	months @	$54.81	per month	$274.07	
1004	Property Taxes	7	months @	$313.46	per month	$2,194.23	
1007	Aggregate Adjustment					-$219.26	

	Payment	Cushion	Monthly Payment	Cushion	Month Due
Annual Hazard Ins:	$657.77	2	$54.81	$109.63	November
1st Half Taxes/Annual Tax	$1,880.77	2	$156.73	$313.46	November
2nd Half Taxes/Annual Tax	$1,880.77	2	$156.73	$313.46	March
Total:	$4,419.31		$368.28	$736.55	

Items		
Initial Escrow Deposit		**$2,249.05**
Disbursements to be made before the 1st escrowed payment date*		$1,880.77
Principal and Interest		$1,008.86
Monthly Escrow		$368.28
New Monthly Payment Amount		**$1,377.14**

Please pay Nov. 2017 taxes to county prior to Feb. 01, 2018.

*****IMPORTANT*****
The initial escrow deposit identified must be paid in full 30 days prior to the 1st escrowed payment date.

*This will cause an escrow shortgage on your initial analysis, this shortage will be spread over 12 months or can be paid in full now or at the time of the analysis.

Projected Analysis with Initial Escrow Deposit

MONTH	PAY IN	PAY OUT	BALANCE
			$2,249.05
March	$368.28	$1,880.77	$736.55
April	$368.28	$0.00	$1,104.83
May	$368.28	$0.00	$1,473.10
June	$368.28	$0.00	$1,841.38
July	$368.28	$0.00	$2,209.66
August	$368.28	$0.00	$2,577.93
September	$368.28	$0.00	$2,946.21
October	$368.28	$0.00	$3,314.48
November	$368.28	$2,538.54	$1,144.22
December	$368.28	$0.00	$1,512.49
January	$368.28	$0.00	$1,880.77
February	$368.28	$0.00	$2,249.05