

**Date:** [Insert Date]

[Borrower Name]  
[Co-Borrower Name]  
[Property Address]  
[City, State, Zip Code]

**Loan Number:** [Insert Loan Number]

# INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT

This is an estimate of activity in your escrow account during the coming year based on payments of real estate taxes and insurance premiums which we anticipate making from your account.

Your monthly mortgage payment for the period from [Start Date] to [End Date] will be:

- Principal and Interest: \$[Amount]
- Escrow Deposit: \$[Amount]
- **Total Monthly Payment: \$[Total Amount]**

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## Projected Account Activity

Month	Payments to Escrow	Payments from Escrow	Description	Escrow Balance
Initial Deposit	-	-	Closing Deposit	\$[Amount]
[Month 1]	\$[Amount]	\$0.00	-	\$[Amount]
[Month 2]	\$[Amount]	\$[Amount]	[Tax/Insurance Type]	\$[Amount]

**Required Minimum Balance:** \$[Amount]

An annual analysis of your escrow account will be performed to determine if your monthly payment should be adjusted based on actual bills received. You will receive an Annual Escrow Account Disclosure Statement at that time.

Sincerely,

[Lender/Service Name]  
[Contact Phone Number]  
[Address]