



BBVA Compass

Mortgage Loan Servicing – Escrow Statement Overview

An escrow or impound account is an account that we maintain as part of your mortgage. The account is used to pay recurring property-related expenses on your behalf. The most common expenses are property taxes and homeowner’s insurance.

At least once every 12 months you will receive an Escrow Statement, to ensure that the monthly escrow payment will be sufficient to pay the amounts anticipated for escrow items.

Escrow Statement Page 1

A Escrow Analysis Dates & Payment Info

This section contains the Preparation Date of Analysis, Total New Payment, New Payment Effective Date and the Next Due Date. The total payment includes your principal and interest payment as well as the escrow amount.

B Projected Disbursements from Escrow

This section notifies you of the items which are being escrowed. If you know an unlisted escrow item should be included or a listed escrow item should not be listed, then please contact us at 1-800-239-1996.

If the amounts or due dates are not correct, then you should contact your taxing authority or insurance company. If these amounts differ from what is documented by those authorities or companies then please contact us.

C New Payment Calculation / Breakdown

This section provides you with a breakdown of your new total periodic mortgage payment.

D Shortage or Surplus Calculation

This section communicates if your account has a shortage or surplus, in accordance with the Real Estate Settlement Procedures Act (RESPA) or state laws in which the property is located.

Cushion: The amount BBVA Compass requires to be paid into the escrow account to cover unanticipated disbursements. Per federal law, the maximum cushion is equal to 1/6 of the total annual escrow disbursements, unless otherwise specified by state law. Some states have set the maximum to 1/12.

Target Balance: The amount required, as of the statement preparation date, to be in your escrow account to maintain the minimum balance during the upcoming 12 month period.

Anticipated Escrow Balance: The Anticipated Escrow Balance is the Current Escrow Balance as of the preparation V20151124

SHORT YEAR ESCROW ACCOUNT DISCLOSURE STATEMENT				
Controls Loan Number	Preparation Date of Analysis	Total New Payment	New Payment Effective Date	Next Due Date
	04/01/14	\$1,773.03	05/01/14	05/01/14
COMPASS BANK P O BOX 830653 BIRMINGHAM, AL 35283- 1-800-239-1996				
Escrow Item	Next Due	Projected Disbursements	Div By Pmts Due Per Disb	Amount Per Payment
FLOOD INSURANCE	07/14	\$1,738.35	12.00	\$144.86
HAZARD INS	01/15	\$2,016.58	12.00	\$168.05
RE PROPERTY TAX	11/14	\$2,591.03	12.00	\$214.25
Total		\$6,745.96		\$562.16
Surplus or Shortage Calculation		New Payment Calculation		
Projected Low Balance	\$1,686.52	Total Amount Per Pmt	\$562.16	
+ Cushion	\$1,124.32	+ Other Escrows	\$0.00	
= Target Balance	\$2,810.84	+ Shortage Spread	\$412.01	
Current Escrow Bal	\$2,133.30	+ Rounding Factor	\$0.00	
+ Anticipated Payments	\$0.00	= New Escrow Payment	\$974.17	
- Anticipated Disbursement	\$0.00	+ Principal & Interest	\$798.86	
- Anticipated Escrow Bal	\$2,133.30	= Total New Payment	\$1,773.03	
- Target Balance	\$2,810.84			
= Shortage Amount	\$4,944.14			
This means you have a shortage of \$4,944.14.				
A shortage amount larger than or equal to one months escrow payment will be collected from you over 12 months or more by increasing your escrow payment. A shortage amount less than one months escrow payment can be requested from you within 30 days or be collected by increasing your escrow payment over 12 months or more.				
The shortage shown above is being spread over 12 payments.				
If you intend to change insurance companies on your property or have changed insurance companies in the past year please notify us immediately. This information is needed to maintain your escrow account accurately.				
Also, if you increase or broaden your property insurance anytime other than when your annual premium for insurance is due, you must pay any additional premium directly to the insurance company. The processing of your escrow account does not include mid-term policy changes.				

date plus all anticipated escrow payments less all anticipated disbursements up to the new payment effective date.

Surplus / Shortage: The statement will indicate either a Surplus or Shortage amount. The amount is the Target Balance less the Anticipated Escrow Balance.

The Surplus or Shortage amounts are typically due to changes in taxes and insurance disbursement amounts. Increases in the disbursement amounts typically result in a shortage and higher escrow payment. Decreases in these amounts typically result in a surplus and lower escrow payment.

Surplus: A surplus check will be sent to you if your escrow account has a surplus of \$50.00 or more and if your loan was also 30 days or less delinquent as of the Preparation Date of Analysis. When the surplus is less than \$50.00, the funds will be retained in your escrow account and the monthly escrow payment will be reduced by 1/12 of the surplus amount unless otherwise specified by state law.

Shortage: Due to BBVA Compass advancing funds for escrow disbursements, the repayment of any shortage amount is automatically spread over the next 12 payments. See the last page for instructions for paying your shortage in full.

E Notices Concerning the Escrow Statement

Notices concerning surplus payment, shortage calculations, changing insurance agencies, etc.

Escrow Statement Page 2

F Projections for Coming Year

On page 2, the projections used to determine the low balance and to demonstrate the escrow account balance maintains the minimum balance allowed by federal law. See item C on previous page for additional details.

G Projections for Coming Year

The Month End Balance balance is based on each anticipated payment and disbursement. The Month End Balance assumes a starting balance of zero. The lowest balance during the upcoming year is the projected low balance and is indicated by an asterisk (*). The Projected Low Balance is also included on the first page of the Escrow Disclosure.

The Escrow Account Balance on this page is the projected balance. This balance starts with the Target Balance and factors in anticipated monthly payments and disbursements.

Escrow Statement Page 3

H Escrow Account History

This provides the period that your statement covers. The starting date is the day following your previous statement. The ending date is the statement preparation date.

I Escrow Account Monthly History

The starting balance for the period covered is provided followed by a monthly transaction history. For each month during the period covered, the transaction history includes payments, disbursements and the month ending escrow balance.

J Anticipated Escrow Transactions

Anticipated escrow transactions are all scheduled escrow payments and disbursements from escrow up to the new payment effective date. These transactions are used to determine the Anticipated Balance described under item C on Page 1.

Comments will be included as needed concerning any additional assumptions made concerning future payments and disbursements.

SHORT YEAR ESCROW ACCOUNT DISCLOSURE STATEMENT				
Control Loan Number Short Name		Analysis Prep Date 04/01/14		BDVA Compass COMPASS BANK P O BOX 830653 BIRMINGHAM, AL 35283- 1-800-239-1996
This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made from your account.				
PROJECTIONS FOR COMING YEAR				
MONTH	DESCRIPTION	TRANSACTION AMOUNT	MONTH END * BALANCE	ESCROW ACCOUNT BALANCE
	Target Balance Composed of			\$1,686.52
	Projected Low Balance			\$1,124.32
	Cushion Amount			\$2,810.84
	Target Balance			
MAY	PAYMENT	\$562.16	\$562.16	\$3,373.00
	EOM BALANCE			\$1,124.32
JUNE	PAYMENT	\$562.16	\$1,124.32	\$3,935.16
	EOM BALANCE			\$562.16
JULY	PAYMENT	\$562.16		\$2,758.97
	ESCROW DISB FLOOD INSURAN	\$1,738.35	\$51.87-	\$3,321.13
	EOM BALANCE			\$562.16
AUGUST	PAYMENT	\$562.16	\$510.29	\$3,883.29
	EOM BALANCE			\$562.16
SEPTEMBER	PAYMENT	\$562.16	\$1,072.45	\$4,445.45
	EOM BALANCE			\$562.16
OCTOBER	PAYMENT	\$562.16	\$1,634.61	\$2,016.58
	EOM BALANCE			\$2,991.03
NOVEMBER	PAYMENT	\$562.16	\$794.26-	\$2,016.58
	ESCROW DISB TAXES	\$2,991.03	\$232.10-	\$2,578.74
	EOM BALANCE			\$562.16
DECEMBER	PAYMENT	\$562.16	\$232.10-	\$2,578.74
	EOM BALANCE			\$562.16
JANUARY	PAYMENT	\$562.16	\$1,686.52*	\$1,124.32
	ESCROW DISB HAZARD INS	\$2,016.58		\$1,686.48
	EOM BALANCE			\$562.16
FEBRUARY	PAYMENT	\$562.16	\$562.20-	\$2,248.64
	EOM BALANCE			\$562.16
MARCH	PAYMENT	\$562.16	\$0.04-	\$2,810.80
	EOM BALANCE			\$0.04-
APRIL	PAYMENT	\$562.16		\$2,810.80
	EOM BALANCE			\$0.04-

ACTUAL ESCROW ACCOUNT HISTORY STATEMENT				
Control Loan Number Short Name		Analysis Prep Date 04/01/14		BDVA Compass COMPASS BANK P O BOX 830653 BIRMINGHAM, AL 35283- 1-800-239-1996
This is a statement of actual activity in your escrow account from 05/01/13 to 04/01/14. Compare it to the escrow account disclosure statement -- Projections for coming year -- which was produced on 12/28/12. (Another copy is enclosed).				
Your current monthly mortgage payment is \$1,041.63, of which \$788.86 is for principal and interest and \$242.77 goes into your escrow account.				
ESCROW ACCOUNT HISTORY				
Month	Description	Transaction Amount	Actual Account Balance	
	Starting Balance		\$1,689.42	
MAY	PAYMENT	\$242.77	\$1,942.19	
	EOM BALANCE		\$242.77	
JUNE	PAYMENT	\$242.77	\$2,184.96	
	EOM BALANCE		\$0.00	
JULY	PAYMENT	\$0.00	\$2,184.96	
	EOM BALANCE		\$728.31	
AUGUST	PAYMENT	\$728.31	\$1,174.92	
	ESCROW DISB FLOOD INSURA	\$1,738.35	\$1,417.69	
	EOM BALANCE		\$242.77	
SEPTEMBER	PAYMENT	\$242.77	\$1,680.46	
	EOM BALANCE		\$242.77	
OCTOBER	PAYMENT	\$242.77	\$1,680.46	
	EOM BALANCE		\$0.00	
NOVEMBER	PAYMENT	\$0.00	\$1,330.57-	
	ESCROW DISB REAL ESTATE	\$2,991.03	\$0.00	
	EOM BALANCE		\$0.00	
DECEMBER	PAYMENT	\$0.00	\$3,347.15-	
	ESCROW DISB HAZARD INSUR	\$2,016.58	\$2,618.84-	
	EOM BALANCE		\$728.31	
JANUARY	PAYMENT	\$728.31	\$2,376.07-	
	EOM BALANCE		\$242.77	
FEBRUARY	PAYMENT	\$242.77	\$2,376.07-	
	EOM BALANCE		\$242.77	
MARCH	PAYMENT	\$242.77	\$2,133.30-	
	EOM BALANCE		\$0.00	
APRIL	PAYMENT	\$0.00	\$2,133.30-	
	EOM BALANCE		\$2,133.30-	
	Total Actual Escrow Payments		\$2,913.24	
	Total Actual Tax Disbursements		\$2,991.03	
	Total Actual Insurance Disbursements		\$3,754.93	
	Total Actual Other Disbursements		\$0.00	
	Current Escrow Balance		\$2,133.30-	
This account was PREPAID on 04/01/14, the date this analysis was performed. The following projects account activity until 05/01/14, the date this analysis is effective. These projections include:				
+ Adding payments due before the effective date but not yet received				
- Subtracting disbursements due before the effective date but not yet disbursed.				
	Total Anticipated Payments		\$0.00	
	Total Anticipated Tax Disbursements		\$0.00	
	Total Anticipated Insurance Disbursements		\$0.00	
	Total Anticipated Other Disbursements		\$0.00	
Anticipated	Escrow Bal		\$2,133.30	

PREVIOUS ESCROW ACCOUNT DISCLOSURE STATEMENT (COPY) **BBVA Compass**

Control Loan Number [Redacted] Analysis Prep Date 12/26/12
 Short Name [Redacted] **K** COMPASS BANK
 P O BOX 830953 BIRMINGHAM, AL 35283-1-800-239-1996

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made from your account.

PROJECTIONS FOR COMING YEAR

MONTH	DESCRIPTION	TRANSACTION AMOUNT	MONTH END * BALANCE	ESCROW ACCOUNT BALANCE
	Target Balance Composed of			\$242.80
	Projected Low Balance			\$485.54
	Cushion Amount			\$728.34
	Target Balance			
JANUARY	PAYMENT	\$242.77	\$242.77	\$971.11
	ECM BALANCE			\$1,213.88
FEBRUARY	PAYMENT	\$242.77	\$242.77	\$1,456.65
	ECM BALANCE			\$1,699.42
MARCH	PAYMENT	\$242.77	\$242.77	\$1,942.19
	ECM BALANCE			\$2,184.96
APRIL	PAYMENT	\$242.77	\$242.77	\$2,427.73
	ECM BALANCE			\$2,670.50
MAY	PAYMENT	\$242.77	\$242.77	\$2,913.27
	ECM BALANCE			\$3,156.04
JUNE	PAYMENT	\$242.77	\$242.77	\$3,398.81
	ECM BALANCE			\$3,641.58
JULY	PAYMENT	\$242.77	\$242.77	\$3,884.35
	ECM BALANCE			\$4,127.12
AUGUST	PAYMENT	\$242.77	\$242.77	\$4,362.89
	ECM BALANCE			\$4,605.66
SEPTEMBER	PAYMENT	\$242.77	\$242.77	\$4,843.23
	ECM BALANCE			\$5,086.00
OCTOBER	PAYMENT	\$242.77	\$242.77	\$5,321.47
	ECM BALANCE			\$5,564.24
NOVEMBER	PAYMENT	\$242.77	\$242.77	\$5,800.01
	ECM BALANCE			\$6,042.78
DECEMBER	PAYMENT	\$242.77	\$242.77	\$6,278.01
	ECM BALANCE			\$6,520.78
	ESCROW DISB TAXES	\$2,913.27	\$2,913.27	\$9,434.05
	ESCROW DISB TAXES			\$9,676.82
	ESCROW DISB TAXES			\$10,164.39
	ESCROW DISB TAXES			\$10,651.86
	ESCROW DISB TAXES			\$11,139.33
	ESCROW DISB TAXES			\$11,626.80
	ESCROW DISB TAXES			\$12,114.27
	ESCROW DISB TAXES			\$12,601.74
	ESCROW DISB TAXES			\$13,089.21
	ESCROW DISB TAXES			\$13,576.68
	ESCROW DISB TAXES			\$14,064.15
	ESCROW DISB TAXES			\$14,551.62
	ESCROW DISB TAXES			\$15,039.09
	ESCROW DISB TAXES			\$15,526.56
	ESCROW DISB TAXES			\$16,014.03
	ESCROW DISB TAXES			\$16,501.50
	ESCROW DISB TAXES			\$16,988.97
	ESCROW DISB TAXES			\$17,476.44
	ESCROW DISB TAXES			\$17,963.91
	ESCROW DISB TAXES			\$18,451.38
	ESCROW DISB TAXES			\$18,938.85
	ESCROW DISB TAXES			\$19,426.32
	ESCROW DISB TAXES			\$19,913.79
	ESCROW DISB TAXES			\$20,401.26
	ESCROW DISB TAXES			\$20,888.73
	ESCROW DISB TAXES			\$21,376.20
	ESCROW DISB TAXES			\$21,863.67
	ESCROW DISB TAXES			\$22,351.14
	ESCROW DISB TAXES			\$22,838.61
	ESCROW DISB TAXES			\$23,326.08
	ESCROW DISB TAXES			\$23,813.55
	ESCROW DISB TAXES			\$24,301.02
	ESCROW DISB TAXES			\$24,788.49
	ESCROW DISB TAXES			\$25,275.96
	ESCROW DISB TAXES			\$25,763.43
	ESCROW DISB TAXES			\$26,250.90
	ESCROW DISB TAXES			\$26,738.37
	ESCROW DISB TAXES			\$27,225.84
	ESCROW DISB TAXES			\$27,713.31
	ESCROW DISB TAXES			\$28,200.78
	ESCROW DISB TAXES			\$28,688.25
	ESCROW DISB TAXES			\$29,175.72
	ESCROW DISB TAXES			\$29,663.19
	ESCROW DISB TAXES			\$30,150.66
	ESCROW DISB TAXES			\$30,638.13
	ESCROW DISB TAXES			\$31,125.60
	ESCROW DISB TAXES			\$31,613.07
	ESCROW DISB TAXES			\$32,100.54
	ESCROW DISB TAXES			\$32,588.01
	ESCROW DISB TAXES			\$33,075.48
	ESCROW DISB TAXES			\$33,562.95
	ESCROW DISB TAXES			\$34,050.42
	ESCROW DISB TAXES			\$34,537.89
	ESCROW DISB TAXES			\$35,025.36
	ESCROW DISB TAXES			\$35,512.83
	ESCROW DISB TAXES			\$36,000.30
	ESCROW DISB TAXES			\$36,487.77
	ESCROW DISB TAXES			\$36,975.24
	ESCROW DISB TAXES			\$37,462.71
	ESCROW DISB TAXES			\$37,950.18
	ESCROW DISB TAXES			\$38,437.65
	ESCROW DISB TAXES			\$38,925.12
	ESCROW DISB TAXES			\$39,412.59
	ESCROW DISB TAXES			\$39,900.06
	ESCROW DISB TAXES			\$40,387.53
	ESCROW DISB TAXES			\$40,875.00
	ESCROW DISB TAXES			\$41,362.47
	ESCROW DISB TAXES			\$41,850.00
	ESCROW DISB TAXES			\$42,337.53
	ESCROW DISB TAXES			\$42,825.00
	ESCROW DISB TAXES			\$43,312.57
	ESCROW DISB TAXES			\$43,800.00
	ESCROW DISB TAXES			\$44,287.57
	ESCROW DISB TAXES			\$44,775.00
	ESCROW DISB TAXES			\$45,262.57
	ESCROW DISB TAXES			\$45,750.00
	ESCROW DISB TAXES			\$46,237.57
	ESCROW DISB TAXES			\$46,725.00
	ESCROW DISB TAXES			\$47,212.57
	ESCROW DISB TAXES			\$47,700.00
	ESCROW DISB TAXES			\$48,187.57
	ESCROW DISB TAXES			\$48,675.00
	ESCROW DISB TAXES			\$49,162.57
	ESCROW DISB TAXES			\$49,650.00
	ESCROW DISB TAXES			\$50,137.57
	ESCROW DISB TAXES			\$50,625.00
	ESCROW DISB TAXES			\$51,112.57
	ESCROW DISB TAXES			\$51,600.00
	ESCROW DISB TAXES			\$52,087.57
	ESCROW DISB TAXES			\$52,575.00
	ESCROW DISB TAXES			\$53,062.57
	ESCROW DISB TAXES			\$53,550.00
	ESCROW DISB TAXES			\$54,037.57
	ESCROW DISB TAXES			\$54,525.00
	ESCROW DISB TAXES			\$55,012.57
	ESCROW DISB TAXES			\$55,500.00
	ESCROW DISB TAXES			\$55,987.57
	ESCROW DISB TAXES			\$56,475.00
	ESCROW DISB TAXES			\$56,962.57
	ESCROW DISB TAXES			\$57,450.00
	ESCROW DISB TAXES			\$57,937.57
	ESCROW DISB TAXES			\$58,425.00
	ESCROW DISB TAXES			\$58,912.57
	ESCROW DISB TAXES			\$59,400.00
	ESCROW DISB TAXES			\$59,887.57
	ESCROW DISB TAXES			\$60,375.00
	ESCROW DISB TAXES			\$60,862.57
	ESCROW DISB TAXES			\$61,350.00
	ESCROW DISB TAXES			\$61,837.57
	ESCROW DISB TAXES			\$62,325.00
	ESCROW DISB TAXES			\$62,812.57
	ESCROW DISB TAXES			\$63,300.00
	ESCROW DISB TAXES			\$63,787.57
	ESCROW DISB TAXES			\$64,275.00
	ESCROW DISB TAXES			\$64,762.57
	ESCROW DISB TAXES			\$65,250.00
	ESCROW DISB TAXES			\$65,737.57
	ESCROW DISB TAXES			\$66,225.00
	ESCROW DISB TAXES			\$66,712.57
	ESCROW DISB TAXES			\$67,200.00
	ESCROW DISB TAXES			\$67,687.57
	ESCROW DISB TAXES			\$68,175.00
	ESCROW DISB TAXES			\$68,662.57
	ESCROW DISB TAXES			\$69,150.00
	ESCROW DISB TAXES			\$69,637.57
	ESCROW DISB TAXES			\$70,125.00
	ESCROW DISB TAXES			\$70,612.57
	ESCROW DISB TAXES			\$71,100.00
	ESCROW DISB TAXES			\$71,587.57
	ESCROW DISB TAXES			\$72,075.00
	ESCROW DISB TAXES			\$72,562.57
	ESCROW DISB TAXES			\$73,050.00
	ESCROW DISB TAXES			\$73,537.57
	ESCROW DISB TAXES			\$74,025.00
	ESCROW DISB TAXES			\$74,512.57
	ESCROW DISB TAXES			\$75,000.00
	ESCROW DISB TAXES			\$75,487.57
	ESCROW DISB TAXES			\$75,975.00
	ESCROW DISB TAXES			\$76,462.57
	ESCROW DISB TAXES			\$76,950.00
	ESCROW DISB TAXES			\$77,437.57
	ESCROW DISB TAXES			\$77,925.00
	ESCROW DISB TAXES			\$78,412.57
	ESCROW DISB TAXES			\$78,900.00
	ESCROW DISB TAXES			\$79,387.57
	ESCROW DISB TAXES			\$79,875.00
	ESCROW DISB TAXES			\$80,362.57
	ESCROW DISB TAXES			\$80,850.00
	ESCROW DISB TAXES			\$81,337.57
	ESCROW DISB TAXES			\$81,825.00
	ESCROW DISB TAXES			\$82,312.57
	ESCROW DISB TAXES			\$82,800.00
	ESCROW DISB TAXES			\$83,287.57
	ESCROW DISB TAXES			\$83,775.00
	ESCROW DISB TAXES			\$84,262.57
	ESCROW DISB TAXES			\$84,750.00
	ESCROW DISB TAXES			\$85,237.57
	ESCROW DISB TAXES			\$85,725.00
	ESCROW DISB TAXES			\$86,212.57
	ESCROW DISB TAXES			\$86,700.00
	ESCROW DISB TAXES			\$87,187.57
	ESCROW DISB TAXES			\$87,675.00
	ESCROW DISB TAXES			\$88,162.57
	ESCROW DISB TAXES			\$88,650.00
	ESCROW DISB TAXES			\$89,137.57
	ESCROW DISB TAXES			\$89,625.00
	ESCROW DISB TAXES			\$90,112.57
	ESCROW DISB TAXES			\$90,600.00
	ESCROW DISB TAXES			\$91,087.57
	ESCROW DISB TAXES			\$91,575.00
	ESCROW DISB TAXES			\$92,062.57
	ESCROW DISB TAXES			\$92,550.00
	ESCROW DISB TAXES			\$93,037.57
	ESCROW DISB TAXES			\$93,525.00
	ESCROW DISB TAXES			\$94,012.57
	ESCROW DISB TAXES			\$94,500.00
	ESCROW DISB TAXES			\$94,987.57
	ESCROW DISB TAXES			\$95,475.00
	ESCROW DISB TAXES			\$95,962.57
	ESCROW DISB TAXES			\$96,450.00
	ESCROW DISB TAXES			\$96,937.57
	ESCROW DISB TAXES			\$97,425.00
	ESCROW DISB TAXES			\$97,912.57
	ESCROW DISB TAXES			\$98,400.00
	ESCROW DISB TAXES			\$98,887.57
	ESCROW DISB TAXES			\$99,375.00
	ESCROW DISB TAXES			\$99,862.57
	ESCROW DISB TAXES			\$100,350.00
	ESCROW DISB TAXES			\$100,837.57
	ESCROW DISB TAXES			\$101,325.00
	ESCROW DISB TAXES			\$101,812.57
	ESCROW DISB TAXES			\$102,300.00
	ESCROW DISB TAXES			\$102,787.57
	ESCROW DISB TAXES			\$103,275.00
	ESCROW DISB TAXES			\$103,762.57
	ESCROW DISB TAXES			\$104,250.00
	ESCROW DISB TAXES			\$104,737.57
	ESCROW DISB TAXES			\$105,225.00
	ESCROW DISB TAXES			\$105,712.57
	ESCROW DISB TAXES			\$106,200.00
	ESCROW DISB TAXES			\$106,687.57
	ESCROW DISB TAXES			\$107,175.00
	ESCROW DISB TAXES			\$107,662.57
	ESCROW DISB TAXES			\$108,150.00
	ESCROW DISB TAXES			\$108,637.57
	ESCROW DISB TAXES			\$109,125.00
	ESCROW DISB TAXES			\$109,612.57
	ESCROW DISB TAXES			\$110,100.00
	ESCROW DISB TAXES			\$110,587.57
	ESCROW DISB TAXES			\$111,075.00
	ESCROW DISB TAXES			\$111,562.57
	ESCROW DISB TAXES			\$112,050.00
	ESCROW DISB TAXES			\$112,537.57
	ESCROW DISB TAXES			\$113,025.00
	ESCROW DISB TAXES			\$113,512.57
	ESCROW DISB TAXES</			