

**INITIAL ESCROW ANALYSIS**

Name(s):

Loan #:

Date:

1st Loan Pymt:

This Escrow Verification program has been designed by  
**Banker's Compliance Consulting**  
**800-847-1653**  
 Instructions begin in cell A-72.

Version 3.0  
9/1/2014

CLOSING DISCLOSURE						
<b>G. Initial Escrow Payment at Closing</b>						<b>\$0.00</b>
01	Homeowner's insurance	\$0.00	per month for	0	mo.	\$0.00
03	Property Taxes	\$0.00	per month for	0	mo.	\$0.00
08	Aggregate Adjustment					\$0.00

	Annual Payment	Select Cushion (0, 1, or 2)	Monthly Payment	Cushion	Month Due
Homeowner's Insurance:	\$0.00	2	\$0.00	\$0.00	n/a
1st Half County Taxes:	\$0.00	2	\$0.00	\$0.00	n/a
2nd Half County Taxes:	\$0.00	2	\$0.00	\$0.00	n/a
Total:	\$0.00		\$0.00	\$0.00	

**AGGREGATE ANALYSIS**

STEP #1 INITIAL TRIAL

MONTH	PAY IN	PAY OUT	BALANCE
	0		\$0.00
January	\$0.00	\$0.00	\$0.00
February	\$0.00	\$0.00	\$0.00
March	\$0.00	\$0.00	\$0.00
April	\$0.00	\$0.00	\$0.00
May	\$0.00	\$0.00	\$0.00
June	\$0.00	\$0.00	\$0.00
July	\$0.00	\$0.00	\$0.00
August	\$0.00	\$0.00	\$0.00
September	\$0.00	\$0.00	\$0.00
October	\$0.00	\$0.00	\$0.00
November	\$0.00	\$0.00	\$0.00
December	\$0.00	\$0.00	\$0.00

STEP #2 ADJUSTED TRIAL BALANCE

PAY IN	PAY OUT	BALANCE
0		\$0.00
\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00
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\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00

STEP #3 TRIAL BAL WITH CUSHION

PAY IN	PAY OUT	BALANCE
0		\$0.00
\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00
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\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00

**SINGLE-ITEM ANALYSIS**

**Homeowner's Insurance** STEP #1 INITIAL TRIAL

MONTH	PAY IN	PAY OUT	BALANCE
	0		0
January	\$0.00	\$0.00	\$0.00
February	\$0.00	\$0.00	\$0.00
March	\$0.00	\$0.00	\$0.00
April	\$0.00	\$0.00	\$0.00
May	\$0.00	\$0.00	\$0.00
June	\$0.00	\$0.00	\$0.00
July	\$0.00	\$0.00	\$0.00
August	\$0.00	\$0.00	\$0.00
September	\$0.00	\$0.00	\$0.00
October	\$0.00	\$0.00	\$0.00
November	\$0.00	\$0.00	\$0.00
December	\$0.00	\$0.00	\$0.00

STEP #2 ADJUSTED TRIAL BALANCE

PAY IN	PAY OUT	BALANCE
0		\$0.00
\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00
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STEP #3 TRIAL BAL WITH CUSHION

PAY IN	PAY OUT	BALANCE
0		\$0.00
\$0.00	\$0.00	\$0.00
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\$0.00	\$0.00	\$0.00

**County Taxes** STEP #1 INITIAL TRIAL

MONTH	PAY IN	PAY OUT	BALANCE
	0		0
January	\$0.00	\$0.00	\$0.00
February	\$0.00	\$0.00	\$0.00
March	\$0.00	\$0.00	\$0.00
April	\$0.00	\$0.00	\$0.00
May	\$0.00	\$0.00	\$0.00
June	\$0.00	\$0.00	\$0.00
July	\$0.00	\$0.00	\$0.00
August	\$0.00	\$0.00	\$0.00
September	\$0.00	\$0.00	\$0.00
October	\$0.00	\$0.00	\$0.00
November	\$0.00	\$0.00	\$0.00
December	\$0.00	\$0.00	\$0.00

STEP #2 ADJUSTED TRIAL BALANCE

PAY IN	PAY OUT	BALANCE
0		\$0.00
\$0.00	\$0.00	\$0.00
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STEP #3 TRIAL BAL WITH CUSHION

PAY IN	PAY OUT	BALANCE
0		\$0.00
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