

# Initial Escrow Account Disclosure Statement

Date: 3/23/2007      Loan Number: 0451953      Case Number:

Servicer's Name and Address:  
 AURORA LOAN SERVICES  
 P.O. BOX 1706  
 SCOTTSBLUFF, NE 69363-1706

Toll Free Number: 800-550-0508

Borrowers: J. KEITH SWINEY      Property Address: 81 SOUTH MAIN STREET  
 LUTHERSVILLE GA 30251

Mailing Address: 424 VINEYARD DR  
 DALLAS, GA 30132

Additional borrower(s):

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

Month (or Period)	Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Account Balance
<b>Initial Deposit:</b>				\$ 346.62
May	115.71			462.33
June	115.71			578.04
July	115.71			693.75
August	115.71			809.46
September	115.71			925.17
October	115.71	170.79	COUNTY TAX	870.09
November	115.71		CITY TAX	880.22
December	115.71			995.93
January	115.71			1,111.64
February	115.71			1,227.35
March	115.71	11.00	HAZARD INS	231.06
April	115.71			346.77

(PLEASE KEEP THIS STATEMENT FOR COMPARISON WITH THE ACTUAL ACTIVITY IN YOUR ACCOUNT AT THE END OF THE ESCROW ACCOUNTING COMPUTATION YEAR.)

Cushion selected by servicer: \$ 231.40

Your MONTHLY mortgage payment for the coming year will be \$ 496.38 of which \$ 380.67 will be for principal and interest and \$ 115.71 will go into your escrow account.

Your first mortgage payment for the coming year will be \$ of which \$ will be for principal and interest and \$ will go into your escrow account. The terms of your loan may result in changes to the monthly principal and interest payments during the year.



Sample Document Only