

ONGOING ESCROW ANALYSIS

Debtor Name	DEBTOR NAME	Calculation of ongoing monthly payment		
Case Number	CASE NUMBER	Principal and Interest		\$477.89
Date of Analysis	DATE ANALYSIS RUN	Ongoing Escrow		\$204.83
Month Change is Effective	October	PMI		\$39.41
		Escrow Shortage Adj.		\$168.32
		Total Monthly Payment		\$890.45

Escrow Shortage/Surplus Calculation			
Projected post petition balance of escrow account as of the date the change is effective			\$0.00
Homeowner's insurance	12	months @ \$97.67 per month	
Property Taxes	12	months @ \$107.17 per month	
Calculated Escrow Shortage	\$2,019.83	Calculated Escrow Surplus	\$0.00

	Required Payment	Select Cushion months (0,1,2)	Required Monthly Payment	Required RESPA Cushion	Month Due
Annual Hazard Ins:	\$1,172.00	2	\$97.67	\$195.33	October
1st Half County Taxes:	\$643.00	2	\$53.58	\$107.17	April
2nd Half County Taxes:	\$643.00	2	\$53.58	\$107.17	October
Total:	\$2,458.00		\$204.83	\$409.67	
PMI	Amount PMI/HUD monthly		\$39.41		

AGGREGATE ANALYSIS

STEP #1 INITIAL TRIAL				STEP #2 ADJUSTED TRIAL BALANCE			STEP #3 TRIAL BAL WITH CUSHION		
MONTH	PAY IN	PAY OUT	BALANCE	PAY IN	PAY OUT	BALANCE	PAY IN	PAY OUT	BALANCE
	0		\$0.00	0		\$1,610.17	0		\$2,019.83
October	\$204.83	\$1,815.00	(\$1,610.17)	\$204.83	\$1,815.00	\$0.00	\$204.83	\$1,815.00	\$409.67
November	\$204.83	\$0.00	(\$1,405.33)	\$204.83	\$0.00	\$204.83	\$204.83	\$0.00	\$614.50
December	\$204.83	\$0.00	(\$1,200.50)	\$204.83	\$0.00	\$409.67	\$204.83	\$0.00	\$819.33
January	\$204.83	\$0.00	(\$995.67)	\$204.83	\$0.00	\$614.50	\$204.83	\$0.00	\$1,024.17
February	\$204.83	\$0.00	(\$790.83)	\$204.83	\$0.00	\$819.33	\$204.83	\$0.00	\$1,229.00
March	\$204.83	\$0.00	(\$586.00)	\$204.83	\$0.00	\$1,024.17	\$204.83	\$0.00	\$1,433.83
April	\$204.83	\$643.00	(\$1,024.17)	\$204.83	\$643.00	\$586.00	\$204.83	\$643.00	\$995.67
May	\$204.83	\$0.00	(\$819.33)	\$204.83	\$0.00	\$790.83	\$204.83	\$0.00	\$1,200.50
June	\$204.83	\$0.00	(\$614.50)	\$204.83	\$0.00	\$995.67	\$204.83	\$0.00	\$1,405.33
July	\$204.83	\$0.00	(\$409.67)	\$204.83	\$0.00	\$1,200.50	\$204.83	\$0.00	\$1,610.17
August	\$204.83	\$0.00	(\$204.83)	\$204.83	\$0.00	\$1,405.33	\$204.83	\$0.00	\$1,815.00
September	\$204.83	\$0.00	\$0.00	\$204.83	\$0.00	\$1,610.17	\$204.83	\$0.00	\$2,019.83