

ONGOING ESCROW ANALYSIS

Debtor Name	DEBTOR TEST
Case Number	12-12345
Date of Analysis	12.27.2017
Month Effective	February

Calculation of ongoing monthly payment		
Principal and Interest		\$477.89
Ongoing Escrow		\$160.42
PMI		\$0.00
Escrow Shortage Adj.		\$27.26
Total Monthly Payment		\$665.56

Escrow Shortage/Surplus Calculation			
Beginning balance of escrow account			\$475.00
Homeowner's insurance	12	months @ \$81.25 per month	
Property Taxes	12	months @ \$79.17 per month	
Calculated Escrow Shortage	\$327.08	Calculated Escrow Surplus	\$0.00

	Payment	Select Cushion months (0,1,2)	Monthly Payment	Cushion	Month Due
Annual Hazard Ins:	\$975.00	2	\$81.25	\$162.50	August
1st Half County Taxes:	\$450.00	2	\$37.50	\$75.00	March
2nd Half County Taxes:	\$500.00	2	\$41.67	\$83.33	October
Total:	\$1,925.00		\$160.42	\$320.83	
PMI		monthly			

AGGREGATE ANALYSIS

STEP #1 INITIAL TRIAL

MONTH	PAY IN	PAY OUT	BALANCE
	0		\$475.00
February	\$160.42	\$0.00	\$635.42
March	\$160.42	\$450.00	\$345.83
April	\$160.42	\$0.00	\$506.25
May	\$160.42	\$0.00	\$666.67
June	\$160.42	\$0.00	\$827.08
July	\$160.42	\$0.00	\$987.50
August	\$160.42	\$975.00	\$172.92
September	\$160.42	\$0.00	\$333.33
October	\$160.42	\$500.00	(\$6.25)
November	\$160.42	\$0.00	\$154.17
December	\$160.42	\$0.00	\$314.58
January	\$160.42	\$0.00	\$475.00

STEP #2 ADJUSTED TRIAL BALANCE

PAY IN	PAY OUT	BALANCE
0		\$481.25
\$160.42	\$0.00	\$641.67
\$160.42	\$450.00	\$352.08
\$160.42	\$0.00	\$512.50
\$160.42	\$0.00	\$672.92
\$160.42	\$0.00	\$833.33
\$160.42	\$0.00	\$993.75
\$160.42	\$0.00	\$1,154.17
\$160.42	\$0.00	\$1,314.58
\$160.42	\$975.00	\$179.17
\$160.42	\$0.00	\$339.58
\$160.42	\$500.00	\$0.00
\$160.42	\$0.00	\$160.42
\$160.42	\$0.00	\$320.83
\$160.42	\$0.00	\$481.25

STEP #3 TRIAL BAL WITH CUSHION

PAY IN	PAY OUT	BALANCE
0		\$802.08
\$160.42	\$0.00	\$962.50
\$160.42	\$450.00	\$672.92
\$160.42	\$0.00	\$833.33
\$160.42	\$0.00	\$993.75
\$160.42	\$0.00	\$1,154.17
\$160.42	\$0.00	\$1,314.58
\$160.42	\$975.00	\$500.00
\$160.42	\$0.00	\$660.42
\$160.42	\$500.00	\$320.83
\$160.42	\$0.00	\$481.25
\$160.42	\$0.00	\$641.67
\$160.42	\$0.00	\$802.08