ORiginal Statements

December 30, 2017

Sharon Minnock
9754 Chanteclair Circle
Highlands Ranch, Colorado 80126
SS# 203-42-1658
Loan # 214021905

To: Bank of America
Home Loans
Customer Service
P.O. Box 5170
Simi Valley, CA 93062-5170

Dear Sir, Madam

Attached is a copy of the Escrow Account Disclosure Statement for loan 214021905, dated 11/15/2016.

On page #1,Last Analysis there is a insurance amount of $440.58. On Current Analysis the Insurance Amount is $231.36.

Please list the insurance policies (Insurance company, copy of policies and Policy number) and type of policy for each entry, ie $440.58 (Last Analysis)and $231.36 (Current Analysis).

On Page #3, Summary of escrow payments and disbursements:
Homeowners Insurance is $5,287.00

Please provide a list of the insurance policies, including insurance company(s), copy of policies,and policy number(s) for this amount of $5,287.00.

Also attached is the Escrow Account Disclosure Statement dated 11/17/2017. On page 4 under Summary of escrow payments and disbursements the entry for Homeowners insurance is $2,776.36 compared to $5,287.00 on Page #3 of the statement dated 11/15/2016. Please explain the difference in these two amounts.(Type of Insurance policy, copy of policies, policy numbers.)
Please send only I copy of each insurance policy in the event that the request is redundant.

Thank you for your assistance in clarifying the various insurance payments/policies listed above.

Please promptly provide the written response, and copies of insurance policies to:

Sharon Minnock, 9754 Chanteclair Circle, Highlands Ranch, Colorado 80126 Loan # 214021905. For your convenience, enclosed is a USPS Priority mail envelope with pre-paid postage.

Bank of America
Home Loans

| Account Number | 214021905 | Statement Date | 11/15/2016 |
|---|---|---|---|

CUSTOMER SERVICE
P.O. BOX 5170
SIMI VALLEY, CA 93062-5170

## Escrow Account Disclosure Statem

## Notice of New Mortgage Paymer

| | |
|---|---|
| **Statement Date** | 11/15/2 |
| **Loan number** | 214021 |
| **New payment effective date** | 01/01/2 |
| **New payment amount** | $2,64 |
| **Property Address:** | 9754 CHANTECLAIR CIR |
| **Customer service:** | 800-669-6 |
| **Customer service hours:** | Monday-Frid. 8a.m. to 9p.m. ET |

AT1 -772-39407-0000123-001-1-000-000-000-000

SHARON MINNOCK
9754 CHANTECLAIR CIR
HIGHLANDS RANCH CO 80126

page # 1 of 4

Dear SHARON MINNOCK:

We recently reviewed your Escrow Account to ensure the escrow portion of your mortgage payment was enough to cover your next year's tax and/or insurance disbursements. As a result, we've determined your escrow account is adequately funded, and a refund check will be issued to you within 10 business days for the amount of the overage, providing your account is current and is not in the process of being assumed.

**Your New Monthly Payment will be $2,645.04 effective 01/01/2017**

| Breakdown | Last Analysis | Current Analysis |
|---|---|---|
| **Principal and/or interest** | $2,016.14 | $2,016.14 |
| **Total Escrow payment** | $838.12 | $628.90 |
| Tax | 245.10 | 245.10 |
| Insurance | 440.58 | 231.36 |
| MIP/PMI | 152.43 | 152.43 |
| Escrow reserve payment | .00 | .00 |
| Escrow shortage payment | .00 | .00 |
| **Optional Products** | $0.00 | $0.00 |
| **Buydown Assistance** | $0.00 | $0.00 |
| **Total Payment Amount** | $2,854.26 | $2,645.04 |

*Important Reminder: If you pay your mortgage through a third-party online bill pay provider (instead of using our ACH service), please notify the bill pay provider of the change in monthly payment.*

**Account Number** 214021905 **Statement Date** 11/15/2016

**Your projected escrow account activity over the next 12 months (assuming all payments have been made**

| Month | Escrow deposit(s) | Tax payment(s) | Insurance payment(s) | MIP/PMI Payment(s) | Balance |
|---|---|---|---|---|---|
| **Beginning balance** | | | | | **$3,171.33** |
| **January 2017** | **628.90** | | | **152.43** | **3,647.80** |
| **February 2017** | **628.90** | **1,470.64** | | **152.43** | **2,653.63** |
| **March 2017** | **628.90** | | | **152.43** | **3,130.10** |
| **April 2017** | **628.90** | | | **152.43** | **3,606.57** |
| **May 2017** | **628.90** | **1,470.64** | | **152.43** | **2,612.40** * |
| **June 2017** | **628.90** | | | **152.43** | **3,088.87** |
| **July 2017** | **628.90** | | | **152.43** | **3,565.34** |
| **August 2017** | **628.90** | | | **152.43** | **4,041.81** |
| **September 2017** | **628.90** | | | **152.43** | **4,518.28** |
| **October 2017** | **628.90** | | | **152.43** | **4,994.75** |
| **November 2017** | **628.90** | | **2,776.36** | **152.43** | **2,694.86** |
| **December 2017** | **628.90** | | | **152.43** | **3,171.33** |
| **Ending balance** | | | | | **$3,171.33** |

* Projected lowest balance: The point during the analysis period where the escrow balance will reach its lowest poir

*Our records show that your projected lowest balance will exceed the reserve requirement amount. As a result, we anticipı you will have an overage of funds. If your loan is current, and the overage is $50 or greater, a check will be mailed to you 10 business days. Please note that we're unable to forward overage checks if your loan is in the process of being assume*

**How we calculate your escrow reserve requirement:**

Escrow annual total disbursement amount of 7,546.80, less the PMI amount (if applicable) = 1,829.16, multiplied by reserve percentage (.0%) = $0.00.

| | | |
|---|---|---|
| Annual projected lowest balance | | 2,612.40 |
| Total yearly reserve payment | | .00 |
| Additional amount required (reserve minus projected lowest bal) | + | .00 |
| **Monthly escrow reserve payment** | | .00 |

Note: Federal law allows for collection of a reserve amount to maintain a cushion for unexpected tax and/or insuranc increases and other costs.

If your projected lowest balance is lower than your total yearly reserve requirement but covers a portion of the total reserve requirement, only the difference will be collected on a monthly basis.

If your projected lowest balance is higher than the total annual reserve amount, a monthly collection for the reserve required.

**How we determine your new monthly payment amount:**

| | |
|---|---|
| Principal and/or interest | $2,016.14 |
| Escrow payment (includes taxes/insurance, MIP/PMI, Reserve) | $628.90 |
| Optional products | $0.00 |
| Buydown assistance | $0.00 |
| **Total monthly payment effective 01/01/2017** | **$2,645.04** |

Page 3 of 4

**Account Number** 214021905 **Statement Date** 11/15/2016

## Last Year in Review

**Side-by-side comparison of the projected escrow account activity and actual escrow activity since your last analysis.**

### Projected vs. Actual Transactions

***Projected***

| Date | Activity | Paid in | Paid out | Balance |
|---|---|---|---|---|
| | Beginning balance | | | $4,375.42 |
| 05/02/2016 | FHA MIP | | 152.43 | 4,222.99 |
| 05/02/2016 | County taxes | | 1,470.64 | 2,752.35 |
| 06/01/2016 | Jun Payment | 838.12 | | 3,590.47 |
| 06/02/2016 | FHA MIP | | 152.43 | 3,438.04 |
| 07/01/2016 | Jul Payment | 838.12 | | 4,276.16 |
| 07/02/2016 | FHA MIP | | 152.43 | 4,123.73 |
| 08/01/2016 | Aug Payment | 838.12 | | 4,961.85 |
| 08/02/2016 | FHA MIP | | 152.43 | 4,809.42 |
| 09/01/2016 | Sep Payment | 838.12 | | 5,647.54 |
| 09/02/2016 | FHA MIP | | 152.43 | 5,495.11 |
| 10/01/2016 | Oct Payment | 838.12 | | 6,333.23 |
| 10/02/2016 | FHA MIP | | 152.43 | 6,180.80 |
| 11/01/2016 | Nov Payment | 838.12 | | 7,018.92 |
| 11/02/2016 | Homeowners Insurance | | 5,287.00 | 1,731.92 |
| 11/02/2016 | FHA MIP | | 152.43 | 1,579.49 * |
| 12/01/2016 | Dec Payment | 838.12 | | 2,417.61 |
| 12/02/2016 | FHA MIP | | 152.43 | 2,265.18 |
| 01/01/2017 | Jan Payment | 838.12 | | 3,103.30 |
| 01/02/2017 | FHA MIP | | 152.43 | 2,950.87 |
| 02/01/2017 | Feb Payment | 838.12 | | 3,788.99 |
| 02/02/2017 | FHA MIP | | 152.43 | 3,636.56 |
| 02/02/2017 | County taxes | | 1,470.64 | 2,165.92 |
| 03/01/2017 | Mar Payment | 838.12 | | 3,004.04 |
| 03/02/2017 | FHA MIP | | 152.43 | 2,851.61 |
| 04/01/2017 | Apr Payment | 838.12 | | 3,689.73 |
| 04/02/2017 | FHA MIP | | 152.43 | 3,537.30 |
| 05/01/2017 | May Payment | 838.12 | | 4,375.42 |
| 05/02/2017 | FHA MIP | | 152.43 | 4,222.99 |
| 05/02/2017 | County taxes | | 1,470.64 | 2,752.35 |
| | Ending balance | | | $2,752.35 |

***Actual***

| Date | Activity | Paid in | Paid out | Balance |
|---|---|---|---|---|
| | Beginning balance | | | $2,643.50 |
| 06/03/2016 | County tax pmt | | 1,470.64 | 1,172.86 |
| 06/06/2016 | FHA MIP payment | | 152.43 | 1,020.43 |
| 06/17/2016 | Jun Payment | 838.12 | | 1,858.55 |
| 07/06/2016 | Jul Payment | 838.12 | | 2,696.67 |
| 07/07/2016 | FHA MIP payment | | 152.43 | 2,544.24 |
| 08/04/2016 | FHA MIP payment | | 152.43 | 2,391.81 |
| 08/11/2016 | Aug Payment | 838.12 | | 3,229.93 |
| 09/07/2016 | FHA MIP payment | | 152.43 | 3,077.50 |
| 09/14/2016 | Sep Payment | 838.12 | | 3,915.62 |
| 10/06/2016 | FHA MIP payment | | 152.43 | 3,763.19 |
| 10/06/2016 | Oct Payment | 838.12 | | 4,601.31 |
| 11/02/2016 | Homeowners ins pmt | | 2,801.36 | 1,799.95 |
| 11/04/2016 | FHA MIP payment | | 152.43 | 1,647.52 |
| 11/15/2016 | Nov Payment | 838.12 | | 2,485.64 |
| 11/15/2016 | Dec Payment | 838.12 | | 3,323.76 |
| 12/01/2016 | FHA MIP | | 152.43 | 3,171.33 |
| | Ending balance | | | $3,171.33 |

**Summary of escrow payments and disbursements** (Projected)

| | |
|---|---|
| **County taxes** | **4,411.92** |
| **Homeowners insurance** | **5,287.00** |
| **Payments** | **10,057.44** |
| **FHA MIP** | **1,981.59** |

**Summary of escrow payments and disbursements** (Actual)

| | |
|---|---|
| **County taxes** | **1,470.64** |
| **Homeowners insurance** | **2,801.36** |
| **Payments** | **5,866.84** |
| **FHA MIP payment** | **1,067.01** |

* Lowest projected balance

P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

At the time of analysis, Bank of America, N.A assumes that all scheduled mortgage payments will be made to the effecti date of your new payment.

C3_15307 ESCSTMTO 20927 07/11/17

Bank of America

CUSTOMER SERVICE
PO BOX 5170
SIMI VALLEY, CA 93062-5170

AB 1122 335 914 07962 #@01 AB 0.403
SHARON MINNOCK
9754 CHANTECLAIR CIR
HIGHLANDS RANCH CO 80126

**Escrow Account Disclosure Statement**

**Notice of New Mortgage Payment**

**Statement Date:** 11/17/2017
**Loan No.:** 214021905
**New Payment Effective Date:** 01/01/2018
**New Payment Amount:** $2,629.64
**Property Address:**
9754 CHANTECLAIR CIRCLE
**Customer Service:** 800-669-6607
**Customer Service Hours:** Monday-Friday
8a.m. to 9p.m. ET

Dear SHARON MINNOCK:

We recently reviewed your Escrow Account to ensure the escrow portion of your mortgage payment was enough to cover your next year's Tax and/or Insurance disbursements. As a result, we've determined your escrow account is adequately funded, with a surplus of $10.01. As the surplus is less than $50 and provided your account is current and not in the process of being assumed, these funds will remain in your escrow account to reduce your next year's monthly escrow payment.

**Your New Monthly Payment will be $2,629.64 effective 01/01/2018**

| **Breakdown** | **Last Analysis** | **Current Analysis** |
|---|---|---|
| **Principal and/or interest** | **$2,016.14** | **$2,016.14** |
| **Total Escrow payment** | **$620.19** | **$613.50** |
| Tax | $239.94 | $239.94 |
| Insurance | $231.36 | $224.67 |
| Mortgage Insurance (MIP/PMI) | $148.88 | $148.88 |
| Escrow reserve payment | $0.00 | $0.00 |
| Escrow shortage payment | $0.00 | $0.00 |
| **Optional Products** | **$0.00** | **$0.00** |
| **Buydown Assistance** | $0.00 | $0.00 |
| **Total Payment Amount** | $2,636.33 | $2,629.64 |

**Important reminder:** Please note that any recurring payments scheduled through Bank of America Online Banking will not automatically update to reflect changes in the minimum regularly scheduled monthly payment. Visit Bank of America Online Banking to update the amount of any scheduled payments in Transfers, BillPay or Mortgage Pay on the Web. For payments made through another institution, please update any scheduled payments according to that institution's processes.

Bank of America, N.A. is required by law to inform you that this communication is from a debt collector. If you are currently in a bankruptcy proceeding or have previously obtained a discharge of this debt under bankruptcy law, this notice is for informational purposes only and is not an attempt to collect a debt, a demand for payment or an attempt to impose personal liability for a discharged debt.

**Account Number** 214021905 | **Statement Date** 11/17/2017

**Your projected escrow account activity over the next 12 months (assuming all payments have been made)**

| Month | Escrow deposit(s) | Tax payment(s) | Insurance payment(s) | MIP/PMI Payment(s) | Balance | |
|---|---|---|---|---|---|---|
| **Beginning balance** | | | | | **$566.29** | |
| **January 2018** | **$613.50** | **$0.00** | **$0.00** | **$148.88** | **$1,030.91** | |
| **February 2018** | **$613.50** | **$1,439.69** | **$0.00** | **$148.88** | **$55.84** | |
| **March 2018** | **$613.50** | **$0.00** | **$0.00** | **$148.88** | **$520.46** | |
| **April 2018** | **$613.50** | **$0.00** | **$0.00** | **$148.88** | **$985.08** | |
| **May 2018** | **$613.50** | **$1,439.69** | **$0.00** | **$148.88** | **$10.01** | * |
| **June 2018** | **$613.50** | **$0.00** | **$0.00** | **$148.88** | **$474.63** | |
| **July 2018** | **$613.50** | **$0.00** | **$0.00** | **$148.88** | **$939.25** | |
| **August 2018** | **$613.50** | **$0.00** | **$0.00** | **$148.88** | **$1,403.87** | |
| **September 2018** | **$613.50** | **$0.00** | **$0.00** | **$148.88** | **$1,868.49** | |
| **October 2018** | **$613.50** | **$0.00** | **$0.00** | **$148.88** | **$2,333.11** | |
| **November 2018** | **$613.50** | **$0.00** | **$2,696.08** | **$148.88** | **$101.65** | |
| **December 2018** | **$613.50** | **$0.00** | **$0.00** | **$148.88** | **$566.27** | |
| **Ending balance** | **$0.00** | **$0.00** | **$0.00** | **$0.00** | **$566.27** | |

**How we calculate your escrow reserve requirement and reserve payment:**

Escrow annual total disbursement amount of $7,362.02, less the MIP/PMI amount of $1,786.56 (if applicable), multiplied by the reserve percentage (.0%) = $0.00 (Total Escrow reserve requirement). .

| | | |
|---|---|---|
| Total Escrow Reserve Requirement amount | | $0.00 |
| Less projected lowest balance* | | $10.01 |
| Additional amount required (Total Reserve Requirement minus projected lowest bal) | + | $0.00 |
| **Monthly escrow reserve payment (Additional amount required divided by 12)** | | $0.00 |

* **Projected lowest balance:** The point during the analysis period when the escrow balance will reach its lowest point.

**Note:** Federal law allows for collection of a reserve amount to maintain a cushion for unexpected tax and/or insurance increases and other costs.

**How we calculate your escrow surplus**

| | |
|---|---|
| Annual projected lowest balance | $10.01 |
| Less total yearly escrow reserve amount | $0.00 |
| **Total Escrow Surplus** | **$10.01** |

You have a surplus of $10.01. Since the surplus is less than $50, your future escrow payment will be reduced by $.83 (surplus balance divided by 12) until the time of your next analysis.

**Account Number** 214021905 | **Statement Date** 11/17/2017

### How we determine your New Monthly Payment Amount:

| | |
|---|---|
| Principal and/or interest | $2,016.14 |
| Escrow payment (includes taxes/insurance, MIP/PMI, reserve) | $613.50 |
| Optional products | $0.00 |
| Buydown assistance | $0.00 |
| **Total monthly payment effective 01/01/2018** | **$2,629.64** |

### Prior Analysis Comparison

**Side-by-side comparison of the projected escrow account activity documented in the most recent analysis statement and the actual escrow activity since your last analysis.**

Projected vs. Actual Transactions

***Projected***

| Date | Activity | Paid in | Paid out | Balance |
|---|---|---|---|---|
| | Beginning balance | | | $79.65 |
| 06/01/2017 | Jun Payment | $620.19 | | $699.84 |
| 06/02/2017 | FHA MIP | | $148.88 | $550.96 |
| 07/01/2017 | Jul Payment | $620.19 | | $1,171.15 |
| 07/02/2017 | FHA MIP | | $148.88 | $1,022.27 |
| 08/01/2017 | Aug Payment | $620.19 | | $1,642.46 |
| 08/02/2017 | FHA MIP | | $148.88 | $1,493.58 |
| 09/01/2017 | Sep Payment | $620.19 | | $2,113.77 |
| 09/02/2017 | FHA MIP | | $148.88 | $1,964.89 |
| 10/01/2017 | Oct Payment | $620.19 | | $2,585.08 |
| 10/02/2017 | FHA MIP | | $148.88 | $2,436.20 |
| 11/01/2017 | Nov Payment | $620.19 | | $3,056.39 |
| 11/02/2017 | Homeowners Insurance | | $2,776.36 | $280.03 |
| 11/02/2017 | FHA MIP | | $148.88 | $131.15 |
| 12/01/2017 | Dec Payment | $620.19 | | $751.34 |
| 12/02/2017 | FHA MIP | | $148.88 | $602.46 |
| 01/01/2018 | Jan Payment | $620.19 | | $1,222.65 |
| 01/02/2018 | FHA MIP | | $148.88 | $1,073.77 |
| 02/01/2018 | Feb Payment | $620.19 | | $1,693.96 |
| 02/02/2018 | FHA MIP | | $148.88 | $1,545.08 |
| 02/02/2018 | County taxes | | $1,439.69 | $105.39 |
| 03/01/2018 | Mar Payment | $620.19 | | $725.58 |
| 03/02/2018 | FHA MIP | | $148.88 | $576.70 |
| 04/01/2018 | Apr Payment | $620.19 | | $1,196.89 |
| 04/02/2018 | FHA MIP | | $148.88 | $1,048.01 |
| 05/01/2018 | May Payment | $620.19 | | $1,668.20 |
| 05/02/2018 | FHA MIP | | $148.88 | $1,519.32 |
| 05/02/2018 | County taxes | | $1,439.69 | $79.63 |
| | Ending balance | | | $79.63 |

***Actual***

| Date | Activity | Paid in | Paid out | Balance | |
|---|---|---|---|---|---|
| | Beginning balance | | | -$36.80 | |
| 06/06/2017 | FHA MIP payment | | $148.88 | -$185.68 | |
| 06/19/2017 | Jun Payment | $620.19 | | $434.51 | |
| 07/07/2017 | FHA MIP payment | | $148.88 | $285.63 | |
| 07/17/2017 | Jul Payment | $620.19 | | $905.82 | |
| 08/04/2017 | FHA MIP payment | | $148.88 | $756.94 | |
| 08/17/2017 | Aug Payment | $620.19 | | $1,377.13 | |
| 09/07/2017 | FHA MIP payment | | $297.76 | $1,079.37 | |
| 09/19/2017 | Sep Payment | $620.19 | | $1,699.56 | |
| 10/10/2017 | Homeowners Ins pmt | | $2,696.08 | -$996.52 | |
| 10/18/2017 | Oct Payment | $620.19 | | -$376.33 | |
| 11/06/2017 | FHA MIP payment | | $148.88 | -$525.21 | |
| 11/17/2017 | Nov Payment | $620.19 | | $94.98 | P |
| 11/17/2017 | Dec Payment | $620.19 | | $715.17 | P |
| 12/01/2017 | FHA MIP | | $148.88 | $566.29 | P |
| | Ending balance | | | $566.29 | |

| **Summary of escrow payments and disbursements** | |
|---|---|
| Homeowners insurance | $2,776.36 |
| Payments | $7,442.28 |
| County taxes | $2,879.38 |
| FHA MIP | $1,786.56 |

| **Summary of escrow payments and disbursements** | |
|---|---|
| Homeowners insurance | $2,696.08 |
| Payments | $4,341.33 |
| FHA MIP payment | $1,042.16 |

* Lowest projected balance

P – The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

At the time of analysis, Bank of America, N.A. assumes that all scheduled mortgage payments will be made to the effective date of your new payment.

# USPS Tracking®

FAQs > (http://faq.usps.com/?articleId=220900)

Track Another Package +

Remove ✕

**Tracking Number:** EL927466025US

**Scheduled Delivery by**

**WEDNESDAY**

**17** JANUARY 2018 ⓘ

by

**3:00pm** ⓘ

## Delivered

January 20, 2018 at 10:21 am
Delivered, To Agent
SIMI VALLEY, CA 93063

**Get Updates**

**Text & Email Updates**

**Proof of Delivery**

**Tracking History**

**January 20, 2018, 10:21 am**
Delivered, To Agent
SIMI VALLEY, CA 93063
Your item has been delivered to an agent at 10:21 am on January 20, 2018 in SIMI VALLEY, CA 93063.
Waiver of signature was exercised at time of delivery.