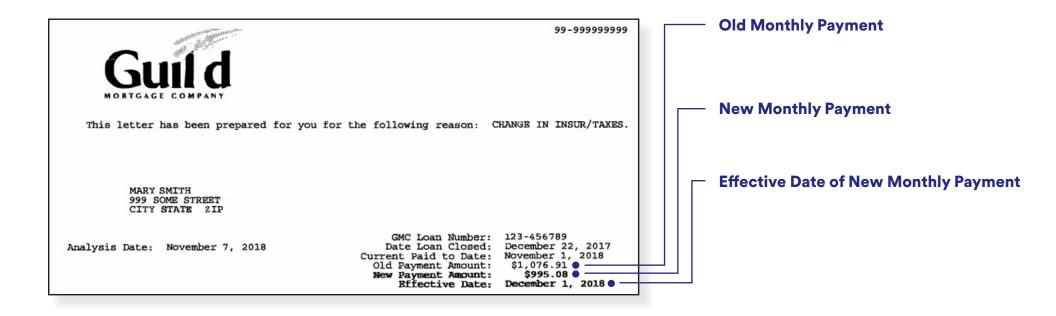




Escrow Statement Overview

Guild reviews your escrow account and sends you a statement detailing any changes over the previous escrow cycle which is typically a 12-month period. This statement identifies the changes to your escrow payment, including any shortage or surplus of funds since the last analysis.





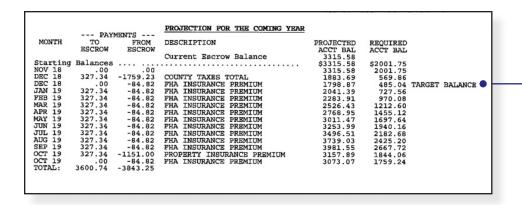


PAYMENTS	Previous Projection
MONTH TO FROM DESCRIPTION PROJECTED REQUIRED SCROW ESCROW ACCT BAL	
Starting Balances	Lists what was anticipated as escrow disbursement.
Next is a statement of actual activity in your escrow account since the previous analysis on Tune 20, 2018. Your monthly mortgage payment since your last payment change was \$1,076.91, of which \$667.74 was for principal and interest and \$409.17 went into your escrow account.	
MONTH TO FROM DESCRIPTION ESCROW ACCOUNT BALANCE ESCROW ESCROW	Actual Account History
Starting Balance	Details each disbursement that was made over the last analysis cycle.
PROJECTION FOR THE COMING YEAR ON THE COMING YEAR PROJECTED REQUIRED	Projection for the Coming Year
SCROW	Estimated amounts based on what wa actually paid during the last escrow analysis cycle.





Depending on state and federal requirements, the required minimum balance, or Target Balance, is equal to two months of escrow payments.



Required Minimum Balance (Target Balance) = Two Months of Escrow

(Tax) (Insurance) 2(\$146.60 + \$95.92) = \$485.04

Payment Change Recap

Provides the changes to each portion of your escrow payment, including any shortage.





Shortage

If you have a shortage, the repayment is spread over the next 12 months as part of your escrow payment. But, you can choose to pay the shortage in full with one lump sum.

Your ending balance from the last month of the account history is \$8,156.59. Your required starting balance according to this analysis should be \$9,133.21. The required balance has been computed so that the lowest month end target balance does not exceed the cushion allowed by Federal and State laws or your mortgage documents. This means you have a shortage of \$976.62. This shortage may be collected from you over a period of 12 months unless the shortage is less than 1 month's payment to escrow, in which case we have the additional option of requesting payment within 30 days. Your shortage will be collected over 12 months.

Trust Shortage: \$ 976.62 Collected over 12 months = 81.39 Monthly Trust Shortage

Surplus

If your loan is current, and the surplus is \$50.00 or more, you will receive a refund check. If the surplus is less than \$50.00, it will be applied to your loan as a credit to reduce the monthly payment.

Your ending balance from the last month of the account history is \$3,315.58. Your required starting balance according to this analysis should be \$2,001.75. The required balance has been computed so that the lowest month end target balance does not exceed the cushion allowed by Federal and State laws or your mortgage documents. This means you have a surplus of \$1,313.83. This surplus must be returned to you, unless it is less than \$50.00, in which case we have the option of applying it to lower your monthly payments accordingly. In your case, we are sending you a check for the surplus.

If you have any questions regarding your escrow analysis statement, please contact our Customer Service Department at our toll-free number 833.736.9430 Monday through Friday from 6:00 a.m. to 5:00 p.m. Pacific Time.