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CHARLES HENRY PROPERTIES LLC  
534 WEST 42ND ST APT 8  
NEW YORK, NY 10036

04/26/23

## ESCROW ANALYSIS STATEMENT

LOAN NUMBER  
100018625

Dear CHARLES HENRY PROPERTIES LLC,

The escrow account on your loan has been analyzed. This analysis calculates the monthly payment and deposit requirements for the escrow account on your loan. Your escrow account has a shortage that you can choose to repay either in a lump sum, which has the benefit of keeping your monthly payment lower, or if you do not opt for a lump sum, it will be added to your monthly payment and spread out over 10 months. The second option will make your monthly payment higher until the shortage is paid. The changes to your escrow account balance and monthly escrow payment will be reflected on future monthly billing statements.

### ESCROW ANALYSIS

Date of analysis: 04/26/2023  
Shortage -\$3,795.12

### ESCROW PAYMENT

Current escrow payment amount \$7,183.78  
Beginning with the payment due 06/01/2023 \$8,158.27  
Beginning with the payment due 04/01/2024 \$7,778.76

### We are here to help

If you have any questions or concerns please contact us by:

**Mail:** JPMorgan Chase Bank N.A.  
Escrow Dept TX1-1709  
P.O. Box 9176  
Coppell, TX 75019

**Toll Free:** (877) 344-3080  
Monday through Friday 8 a.m. - 7 p.m. CT  
**Fax:** (866) 494-1153  
**Email:** gm.ctl.customer.care@chase.com

### Escrow Calculation

Escrow	Calculated payment	Monthly shortage/surplus	New monthly payment	Old monthly payment	Change amount
Taxes	7,778.76	-379.51	8,158.27	7,183.78	974.49
Insurance	0.00	0.00	0.00	0.00	0.00
<b>Totals</b>			<b>\$8,158.27</b>	<b>\$7,183.78</b>	<b>\$974.49</b>

### Escrow Detail

#### Tax Escrow

Amount	Monthly calc amt	Required escrow	Expected balance	Balance difference
D104 MANHATTAN BORO, (SEMI), NY	Disbursement date: 06/01/2023	Months Required: 6		
93,345.05	7,778.76	46,672.56		

## Frequently Asked Questions

### Q. How often is an Escrow Analysis run?

- A. We run the Escrow Analysis annually. Also, you may request an analysis at any time.

### Q. What happens if I have an overage?

- A. If you have an overage of \$500 or more, we will send you a check, but if it is less than \$500, the amount will be divided over a number months to lower your monthly escrow payment.

### Q. What happens if I have a shortage?

- A. If you have a shortage, it will be added to your monthly payment and spread out over a number months. This will make your monthly payment higher until the shortage is paid.

### Q. May I pay the shortage amount to keep my payment from increasing?

- A. Yes, you may submit a payment equal to the shortage amount and request a new Escrow Analysis. However, other factors may have increased the Calculated payment on your Escrow Analysis. If all or a portion of the shortage is going to be paid, it must be paid 10 days before the effective date on the Escrow Analysis. Any payment received after the effective date will be applied to the next month's payment.

### Q. Why does a shortage occur?

- A. Here are a few common reasons a shortage may occur:
- If you have a new loan, we may not have collected enough money to fund your escrow account at closing
  - Your taxing authority may have increased your taxes or assessments
  - You may have completed building improvements that increased your assessed amount
  - Your insurance company may have increased your premium

### Q. Who should I call to dispute the amount of taxes due?

- A. Any disputes about the amount of your taxes should be directed to your taxing authority. If you believe we disbursed the wrong amount to your taxing authority, you may request we research it. Fax your request with a copy of the tax bill to our Escrow Department at (866) 494-1153 or contact our Customer Care Department at (877) 344-3080. We must have a copy of the actual tax bill published by your taxing authority.

### Q. I have automatic payments and my escrow payment amount has changed. Will this change the amount of the payment you take out of my checking/savings account?

- A. Yes. The escrow portion of your payment amount will change beginning with the payment dates listed in the Escrow Amount section of your Escrow Analysis. Your monthly bill will list the new amount that will be automatically drafted from your checking/savings account.



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