FIFTH THIRD BANK
Fifth Third Mortgage Escrow Department
5001 KINGSLEY DRIVE
MD 1MOBAH
CINCINNATI OH 45263-5300

SANDEEP SARKAR
2760 PEMBERLY AVE
HGHLNDS RANCH CO 80126

FIFTH THIRD BANK

12300

Statement Date: 06/28/19
New Payment Effective Date: 08/01/19
Account Ending: ******5049
Property Address: 903 E STOTTLER DR
GILBERT AZ 85296

Your Annual Mortgage Escrow Statement

SUMMARY

Each year, we review your escrow account to make sure the escrow portion of your monthly mortgage payment covers your property taxes and/or insurance. **Based on our review, there will be some changes to your escrow.**

CHANGES TO YOUR ESCROW:

- Your escrow account balance is projected to fall below the lowest required balance. **This means you have a shortage of -$39.20.**
- Additionally, based on what we expect to pay in the next year, **the escrow portion of your monthly mortgage payment will now be $188.45.**

? **But what *is* escrow?** Learn the basics at **53.com/EscrowHelp**

1. YOUR NEW MONTHLY MORTGAGE PAYMENT

Choose from the options below to determine what your new monthly mortgage payment will be:

OPTION 1:
Pay your shortage over 12 months by adding it to your mortgage payment. This would make **your new monthly mortgage payment:**
$970.27 STARTING 08/01/19

WHAT YOU NEED TO DO:
Nothing. We'll adjust your monthly payment in AutoBillPayer.

OPTION 2:
Pay your shortage in full to avoid further increasing your monthly mortgage payment. This would make **your new monthly mortgage payment:**
$967.01 STARTING 08/01/19

WHAT YOU NEED TO DO:
Pay your shortage in full by 07/15/2019. We'll adjust your monthly payment in AutoBillPayer.

? **Want to see how we arrived at these numbers?** Check out **Section 2** for the math.

CONTINUED ▸

Did you choose OPTION 2? Please return this portion with your payment.

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SANDEEP SARKAR
2760 PEMBERLY AVE
HGHLNDS RANCH CO 80126

Statement Date:	**06/28/19**
Account Ending:	********5049**
Payment Due Date:	**07/15/19**
Total Shortage Due:	**$39.20**
Amount Enclosed:	**$_______________**

Please send a check or money order made payable to Fifth Third Bank, along with this coupon, in the envelope provided. To ensure delivery, please be certain the address on the coupon shows through the window of the envelope.

Fifth Third Bank
PO Box 630170
Cincinnati OH 45263-0170

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2. WHAT WE EXPECT TO HAPPEN THIS YEAR (& THE MATH)

Here's how we determined your escrow amount.

Fifth Third expects to pay **$2,261.40** on your behalf over the next **12 months**. To understand how we calculated your new monthly escrow amount, see the table to the right.

ESCROW DETAIL	NEW ANNUAL	NEW MONTHLY
STATE FARM	$652.00	**$54.33**
+MARICOPA COUNTY	$1,609.40	**$134.11**
TOTAL	**$2,261.40**	**$188.45**

Here's how we determined your cushion.

We maintain a cushion (also called lowest required escrow balance) in your escrow account for unexpected increases in your taxes and/or insurance. **Your new cushion for the next 12 months is $376.90.**

$188.45 ¥ 2 = $376.90

YOUR NEW MONTHLY ESCROW AMOUNT — YOUR NEW LOWEST REQUIRED ESCROW BALANCE (CUSHION)

Your mortgage insurance payment isn't included in the calculation.

Here's how we determined your new monthly mortgage payment options.

OPTION 1:
Pay your shortage over 12 months to make your new monthly mortgage payment:

$970.27 STARTING 08/01/19

MONTHLY PAYMENT	CURRENT	NEW
Principal and/or Interest	$778.56	$778.56
+ Escrow	$185.98	$188.45
+ Other Insurance	$0.00	$0.00
+ Shortage	$0.00	$3.26
TOTAL	**$964.54**	**$970.27**

OPTION 2:
Pay your shortage in full by 07/15/2019 to make your new monthly mortgage payment:

$967.01 STARTING 08/01/19

MONTHLY PAYMENT	CURRENT	NEW
Principal and/or Interest	$778.56	$778.56
+ Escrow	$185.98	$188.45
+ Other Insurance	$0.00	$0.00
+ Shortage	$0.00	$0.00
TOTAL	**$964.54**	**$967.01**

? **But how did you determine the escrow shortage?** Check out the next page.

Our projections show you'll need more than you have in your escrow account. Here's how we determined your shortage.

The table below shows projected payments TO and FROM your escrow account for the next 12 months. In **November 2019** your balance will be less than the amount required, resulting in a shortage. To understand how we calculated the **escrow shortage**, see the formula to the right.

$337.70	-	$376.90	=	-$39.20
LOWEST PROJECTED ESCROW BALANCE P		LOWEST REQUIRED ESCROW BALANCE R (CUSHION)		ESCROW SHORTAGE

	PAYMENTS *TO* ESCROW ACCOUNT ($)	PAYMENTS *FROM* ESCROW ACCOUNT ($)	PAYMENT DESCRIPTION	PROJECTED* ESCROW BALANCE ($)	REQUIRED ESCROW BALANCE ($)
STARTING BALANCE				**1,040.60**	**1,079.80**
08/2019	188.45	0.00		1,229.05	1,268.25
09/2019	188.45	0.00		1,417.50	1,456.70
10/2019	188.45	652.00	STATE FARM	953.95	993.15
11/2019	188.45	804.70	MARICOPA COUNTY	**337.70** (P)	**376.90** (R)
12/2019	188.45	0.00		526.15	565.35
01/2020	188.45	0.00		714.60	753.80
02/2020	188.45	0.00		903.05	942.25
03/2020	188.45	0.00		1,091.50	1,130.70
04/2020	188.45	0.00		1,279.95	1,319.15
05/2020	188.45	804.70	MARICOPA COUNTY	663.70	702.90
06/2020	188.45	0.00		852.15	891.35
07/2020	188.45	0.00		1,040.60	1,079.80
TOTAL	**$2,261.40**	**$2,261.40**			

* = What we projected (or estimated) to payout. P = Lowest Projected Escrow Balance . R = Lowest Required Escrow Balance.

? **So how does all of this compare to what happened last year?** See **Section 3** for more detail.

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3. WHAT HAPPENED LAST YEAR

The table below compares projected and actual payments from 08/01/2018 to 07/31/2019.

Your last escrow account statement estimated the total amount of taxes and insurance for the year. That annual amount was **$2,225.70**.

Your actual lowest balance was different than your projected lowest required balance due to the amount or timing of your taxes or insurance. Below, we've highlighted in **BOLD** where these amounts or timing were different than originally estimated.

	PAYMENTS *TO* ESCROW ACCOUNT ($)		PAYMENTS *FROM* ESCROW ACCOUNT ($)			ESCROW BALANCE ($)	
	PROJECTED*	ACTUAL**	PROJECTED*	ACTUAL**	DESCRIPTION	PROJECTED*	ACTUAL**
STARTING BALANCE						1,076.41	1,070.24
08/2018	185.47	185.98	0.00	0.00		**1,261.88**	**1,256.22**
09/2018	185.47	185.98	0.00	652.00	HAZARD INS	**1,447.35**	**790.20**
10/2018	185.47	185.98	669.00	804.70	MARICOPA COUNTY	**963.82**	**171.48**
11/2018	185.47	185.98	778.35	0.00	COUNTY	**370.94**	**357.46**
12/2018	185.47	185.98	0.00	0.00		**556.41**	**543.44**
01/2019	185.47	185.98	0.00	0.00		**741.88**	**729.42**
02/2019	185.47	185.98	0.00	0.00		**927.35**	**915.40**
03/2019	185.47	185.98	0.00	0.00		**1,112.82**	**1,101.38**
04/2019	185.47	185.98	0.00	804.70	MARICOPA COUNTY	**1,298.29**	**482.66**
05/2019	185.47	185.98	778.35	0.00	COUNTY	**705.41**	**668.64**
06/2019	185.47	185.98	0.00	0.00		**890.88**	**854.62**
07/2019	185.47	**185.98** E	0.00	0.00		**1,076.35**	**1,040.60** E
TOTAL	$2,225.64	$2,231.76	$2,225.70	$2,261.40			

* = What we projected (or estimated) to payout. ** = What we paid out.. E = Estimated payments or balances that are scheduled to be made after this statement was printed.

? **What if I still have questions?** See **Section 4** for our help options.

4. WE'RE HERE TO HELP

We understand escrow may be confusing. To help, we offer two great resources:

We added an extensive escrow education guide to our website.

53.com/EscrowHelp

If you have questions specific to your Escrow, please call us:

800-972-3030

Monday through Friday, 7 a.m. to 8 p.m., ET

Do you have questions about your taxes or insurance premiums?

Please contact your local assessor's office or insurance agency directly.

Need more information or want to dispute errors related to the servicing of your loan?

Please send a letter (which can't be on a payment coupon or other payment form) that includes your name, account number and the details of your request or dispute to:

Fifth Third Bank
Mortgage Disputes
5050 Kingsley Drive
MD 1MOCFP
Cincinnati OH 45227

Have you filed for bankruptcy?

If you've filed bankruptcy or received a discharge in bankruptcy, please be advised that this letter constitutes neither a demand for payment of the above referenced debt nor a notice of personal liability.

This blank page is protecting your privacy.

We include a blank page at the end of a statement to ensure the security and privacy of your personal and account information.

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