

700 Kansas Lane
LA4-6355
Monroe, LA 71203

07233 ECA 8 04326 C - BRE ESH SCP BS
FREDERICK J SHADDOCK
OKSANA S SHADDOCK
806 N 4TH ST
FAIRFIELD, IA 52556

Escrow account statement

Account number	1156972147
Statement date	02/12/2026
Review period	01/2026 to 03/2026

Property address
806 N 4th St
Fairfield, IA 52556

New mortgage payment amount
\$1,023.23

New payment effective date
04/01/2026

Thank you for being a valued customer. As your mortgage servicer we are providing important information related to your escrow account. Every year, we review your escrow account to make sure there is enough money to cover your property taxes and/or homeowner's insurance and not go below the minimum required balance. Your annual escrow analysis details the amount we paid on your behalf in the past 12 months and includes projections for the next 12 months. Learn more at www.chase.com/escrow.

Your account has a shortage of **\$2,185.23** or \$182.10 per month for the next 12 months. Usually this is caused by higher taxes and/or insurance that we expected to pay last year.

What do I need to do? Please adjust your payment amount starting April 1, 2026 or enroll in automatic payments and we'll adjust the amount for you.

Your escrow shortage summary

Changes in monthly escrow balances are common and due to adjustments in your taxes or insurance. To help ensure you have enough funds in your escrow account to cover these important payments, we require a minimum balance of up to two months of escrow payments in your account.

- The lowest balance in your escrow account over the next 12 months is estimated to be **-\$1,822.81** in October 2026.
- Your Minimum Required Balance is **\$362.42**.
- The difference between your estimated low balance and your minimum required balance shows your escrow account has a shortage of **\$2,185.23**.

Annual escrow breakdown

Escrow breakdown	What was expected to pay	Change	What we now expect to pay*
Insurance	\$1,771.00	=	\$1,771.00
Property tax	\$2,578.00	=	\$2,578.00

*These estimates are typically based on what we paid last year.

Monthly payment breakdown

Mortgage payment breakdown	Current payment	NEW payment as of 04/01/2026
Principal & interest	\$478.72	\$478.72
Escrow account deposit	\$362.41	\$362.41
Shortage amount	\$386.03	\$182.10
Total payment amount	\$1,227.16	\$1,023.23

Resources for you



Access info online at www.chase.com/escrow to:

- Learn more about your escrow account.
- Use our Escrow calculator to see ways to manage your escrow account.



Contact Us
Customer Service
Monday-Friday
Saturday

1-800-848-9136
8am - 8pm (ET)
9am - 6pm (ET)



Your escrow account activity for the review period

The chart below shows what actually happened in your escrow account for the review period compared to what we estimated would happen. If an asterisk appears in the chart below, please refer to the note after the chart.

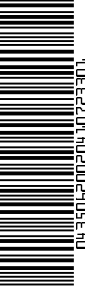
Month-Year	Activity	Estimated activity	Actual activity	Escrow account balance	
				Original estimated balance	ACTUAL balance
	Starting Balance			\$1,087.32	-\$2,256.00
Jan-26	Deposit	\$362.41	\$748.44 *	\$1,449.73	-\$1,507.56
Feb-26	Deposit	\$362.41	\$748.44 E	\$1,812.14	-\$759.12
Mar-26	Deposit	\$362.41	\$748.44 E		
Mar-26	Withdrawal - JEFFERSON COUNTY	\$1,289.00	\$1,289.00 E	\$885.55	-\$1,299.68
Apr-26	Deposit	\$362.41	\$0.00 *	\$1,247.96	\$0.00
May-26	Deposit	\$362.41	\$0.00 *	\$1,610.37	\$0.00
Jun-26	Deposit	\$362.41	\$0.00 *	\$1,972.78	\$0.00
Jul-26	Deposit	\$362.41	\$0.00 *	\$2,335.19	\$0.00
Aug-26	Deposit	\$362.41	\$0.00 *	\$2,697.60	\$0.00
Sep-26	Deposit	\$362.41	\$0.00 *		
Sep-26	Withdrawal - COUNTY TAX	\$1,289.00	\$0.00 *	\$1,771.01	\$0.00
Oct-26	Deposit	\$362.41	\$0.00 *		
Oct-26	Withdrawal - HOMEOWNER IN	\$1,771.00	\$0.00 *	\$362.42	\$0.00
Nov-26	Deposit	\$362.41	\$0.00 *	\$724.83	\$0.00
Dec-26	Deposit	\$362.41	\$0.00 *	\$1,087.24	\$0.00
		Estimated activity	Actual activity	Original estimated balance	ACTUAL balance
	Total deposits	\$4,348.92	\$2,245.32		
	Total withdrawals	\$4,349.00	\$1,289.00		
	Account balance as of Mar-26				-\$1,299.68

Note: changes in property taxes and/or insurance payments create the difference between the estimated and actual amounts in the chart. An "E" in the chart above means estimated activity that hasn't occurred yet. The reason(s) why the minimum required balance was not reached may be explained by the items with asterisks, which show the differences between the actual and estimated amounts.

Your estimated escrow account activity over the next 12 months

Month-Year	Activity	Estimated activity	Escrow account balance	
			Estimated balance	ACTUAL balance
	Starting Balance			-\$1,299.68
Apr-26	Deposit	\$362.41	-\$937.27	
May-26	Deposit	\$362.41	-\$574.86	
Jun-26	Deposit	\$362.41	-\$212.45	
Jul-26	Deposit	\$362.41	\$149.96	
Aug-26	Deposit	\$362.41	\$512.37	
Sep-26	Deposit	\$362.41		
Sep-26	Withdrawal - JEFFERSON COUNTY	\$1,289.00	-\$414.22	
Oct-26	Deposit	\$362.41		
Oct-26	Withdrawal - TRAVELERS	\$1,771.00	-\$1,822.81	
Nov-26	Deposit	\$362.41	-\$1,460.40	
Dec-26	Deposit	\$362.41	-\$1,097.99	
Jan-27	Deposit	\$362.41	-\$735.58	
Feb-27	Deposit	\$362.41	-\$373.17	

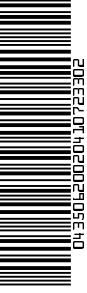
(Continued)



Your estimated escrow account activity over the next 12 months continued

Month-Year	Activity	Estimated activity	Escrow account balance	
			Estimated balance	ACTUAL balance
Mar-27	Deposit	\$362.41		
Mar-27	Withdrawal - JEFFERSON COUNTY	\$1,289.00	-\$1,299.76	
		Estimated activity	Original estimated balance	ACTUAL balance
	Total estimated deposits	\$4,348.92		
	Total estimated withdrawals	\$4,349.00		
	Estimated account balance as of Mar-27		-\$1,299.76	





This Page Intentionally Left Blank

How to read your Escrow Account Statement

New monthly mortgage payment amount
Shows your current payment and your new amount

Annual escrow breakdown
Displays your annual escrow expenses with original estimated payment compared to current estimated payments. Most shortages occur because taxes and/or insurance payments were higher than what was estimated.

Monthly payment breakdown
Breaks down your monthly payment to show mortgage principal & interest, escrow, shortage amount, and your current vs. new monthly payment amounts

Your escrow shortage options
Outlines your shortage payment options

Optional escrow payment coupon
If your shortage is greater than \$25, use this coupon if you want to mail a full or partial payment of your escrow shortage. You can also pay your shortage at www.chase.com

Your escrow account activity for the review period
Shows estimated activity in your account in the review period, with the actual activity in your account. Shortages can occur if the actual taxes and/or insurance payments are higher than estimated.

Your estimated escrow account activity over the next 12 months
Based on actual activity in the prior review period, this section projects activity for the next 12 months. The highlighting shows your estimated low balance. Your shortage amount is the difference between this low balance and your minimum required balance.



OH4-7399
3415 Vision Drive
Columbus, OH 43219

12345 ABC DT2MHE ABC DEF
JOHN C CUSTOMER
12 E MAIN ST
ANYWHERE, USA 12345

00000 Page 1 of 6

Escrow account statement	
Account number	1234567890
Statement date	06/28/2019
Review period	11/2018 to 07/2019
Property address 12 E Main St. Anywhere, USA 12345	
New mortgage payment amount \$651.86	
New payment effective date 08/01/2019	

Every year, we review your escrow account to make sure there is enough money to cover your property taxes and/or homeowner's insurance and not go below the minimum required balance. Your annual escrow analysis details the amount we paid on your behalf in the past 12 months and includes projections for the next 12 months. Learn more at www.chase.com/escrow.

Likely due to increases in your taxes and/or insurance, your escrow account has a shortage of \$96.89, or \$8.07 per month.

Annual escrow breakdown		Monthly payment breakdown				
Escrow breakdown	What we expected to pay	Change	What we now expect to pay	Mortgage payment breakdown	Current payment	NEW payment as of 08/01/2019
Homeowner's Insurance	\$2,110.00	=	\$2,110.00	Principal & interest	\$307.78	\$307.78
Property Tax	\$2,017.72	↓	\$1,922.10	Escrow account deposit	\$343.97	\$336.01
				Shortage amount	\$2.23	\$8.07
				Total payment amount	\$653.98	\$651.86

See the shortage calculation on the following pages in the section "Your estimated escrow account activity".

Your escrow shortage options	
Option 1: 12 month spread	No action required; your new monthly payment will be \$651.86 beginning 08/01/2019.
Option 2: One-time payment	Pay your \$96.89 shortage in full; your new monthly payment will be \$643.79.
Option 3: Partial payment	Pay part of your shortage to lower your monthly payment.

Pay online at www.chase.com/ways-to-pay, or use the coupon below. If you're signed up for automatic payments through Chase, we'll update your payment for you. Please update any other payment methods with your new payment amount. Accounts more than 90 days past due are not eligible for repayment of some or all of the escrow shortage.

Keep in mind, higher taxes or insurance can increase your monthly payment, even if you pay the full shortage.

Please detach and return the bottom portion of this statement with your payment, using the enclosed envelope.

000000000000 000000 00000000 00000000 00000000 0000



JOHN C CUSTOMER

Account Number
Statement Date
Escrow Shortage

1234567890
06/28/2019
\$96.89

CHASE
PO BOX 78420
PHOENIX AZ 85062-8420

Optional escrow payment

I understand no payment is due now, but that I do have options:

- 1) 12 month spread, no action required; my new monthly payment will be **\$651.86** beginning 08/01/2019.
 - 2) Optional - Pay shortage of \$96.89 and adjust my monthly mortgage payment to \$643.79 starting 08/01/2019, once this payment is processed.
 - 3) Optional - Pay \$_____ part of the shortage. I understand that the rest of the shortage will be divided evenly and added to my monthly mortgage payment.
- Please return this coupon with your check payable to Chase at least 5 days before 08/01/2019, and write your account number on the check.

0000000000 0000000000

Your escrow account activity for the review period

The chart below shows what actually happened in your escrow account for the review period compared to what we estimated would happen.

Month-Year	Activity	Estimated Activity	Actual Activity	Escrow Account Balance	
				Original Estimated Balance	ACTUAL Balance
	Starting Balance			\$1,375.96	\$1,349.20
Nov-18	Deposit	\$343.97	\$346.20*	\$1,719.93	\$1,695.40
Dec-18	Deposit	\$343.97	\$346.20*	\$2,063.90	\$2,041.60
Jan-19	Deposit	\$343.97	\$346.20*	\$2,407.87	\$2,387.80
Feb-19	Deposit	\$343.97	\$346.20*		
	Withdrawal - PHILADELPHIA CITY	\$2,017.72	\$1,922.10*	\$734.12	\$811.90
Mar-19	Deposit	\$343.97	\$0.00*	\$1,078.09	\$811.90
Apr-19	Deposit	\$343.97	\$0.00*	\$1,422.06	\$811.90
May-19	Deposit	\$343.97	\$0.00*	\$1,766.03	\$811.90
Jun-19	Deposit	\$343.97	\$1,384.80*		
	Withdrawal - ESC REFUND		\$96.89*	\$2,110.00	\$2,099.81
Jun-19	Withdrawal - ESC REFUND		\$96.89*	\$2,110.00	\$2,002.92
Jul-19	Deposit	\$343.97	\$346.20E	\$2,453.97	\$2,349.12
Aug-19	Deposit	\$343.97	\$0.00*		
	Withdrawal - HOMEOWNER IN	\$2,110.00	\$0.00*	\$687.94	\$0.00
Sep-19	Deposit	\$343.97	\$0.00*	\$1,031.91	\$0.00
Oct-19	Deposit	\$343.97	\$0.00*	\$1,375.88	\$0.00
				Estimated Activity	Actual Activity
Total Deposits		\$4,127.64	\$3,115.80		
Total Withdrawals		\$4,127.72	\$2,115.88		
Account Balance as of Jul-19					\$2,349.12

*Note: changes in property taxes and/or insurance payments create the differences between the estimated and actual amounts in the chart. An "E" in the chart above means estimated activity that hasn't occurred yet. The reason(s) why the minimum required balance was not reached may be explained by the items with asterisks, which show the differences between the actual and estimated amounts.

Your estimated escrow account activity over the next 12 months

The chart below is highlighted to show your estimated low balance over the next 12 months.

- The lowest balance in your escrow account over the next 12 months is estimated to be **\$575.13** in August 2019.
- Your Minimum Required Balance is **\$672.02**.
- The difference between your estimated low balance and your minimum required balance shows your escrow account has a shortage of **\$96.89**.

Your minimum required balance is determined by the Real Estate Settlement Procedures Act (RESPA), your mortgage contract or state law; it may include up to two months of escrow payments to cover increases in your taxes and/or insurance.

Month-Year	Activity	Estimated Activity	Escrow Account Balance	
			Estimated Balance	ACTUAL Balance
	Starting Balance			\$2,349.12
Aug-19	Deposit	\$336.01		
	Withdrawal - Travelers	\$2,110.00	\$575.13	
Sep-19	Deposit	\$336.01	\$911.14	
Oct-19	Deposit	\$336.01	\$1,247.15	
Nov-19	Deposit	\$336.01	\$1,583.16	
Dec-19	Deposit	\$336.01	\$1,919.17	
Jan-20	Deposit	\$336.01	\$2,255.18	
Feb-20	Deposit	\$336.01		
	Withdrawal - Philadelphia City	\$1,922.10	\$669.09	
Mar-20	Deposit	\$336.01	\$1,005.10	
Apr-20	Deposit	\$336.01	\$1,341.11	

(Continued)

Frequently asked questions

Why am I getting an Escrow Analysis?

We run your Escrow Analysis annually so you know the amount of taxes and/or insurance we paid for you this past year with funds from your escrow account. We also include what we estimate to pay next year.

What is a minimum required balance?

For most accounts, the minimum required balance is equal to two months of escrow payments. This minimum balance helps cover any increases in your taxes and/or insurance over the next year.

Why does my account have a shortage?

We calculate your monthly escrow payment for the year based on your tax and/or insurance payment amounts at the time your analysis is run. Shortages most frequently occur when your taxes and/or insurance increase during the year. We pay the higher amount due for you. This can create a shortage because we're paying out more than we estimated.

What do I need to do about this shortage?

You don't have to do anything and we will automatically spread the shortage payment evenly across next year's mortgage escrow payments.

You have options

- You can pay all of the shortage now.
- You can pay part of the shortage now.

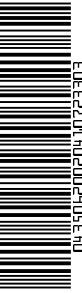
Please note that your escrow payment may still go up, even if you pay all of the shortage, if your tax and/or insurance expenses have gone up.

How does this impact my Flex Pay arrangement?

If you are enrolled in a Flex Pay product, your new payment draft amount may begin before the calendar effective date listed on your escrow analysis. This is expected and related to the program and frequency you have selected to have your automatic payments drafted.

Where can I get more information?

- For answers to more questions and to watch our informational video, visit www.chase.com/Escrow
- To stay informed about activity from your escrow account throughout the year, sign up for free escrow alerts at www.chase.com/Alerts



▼ Please detach and return the bottom portion of this statement with your payment, using the enclosed envelope. ▼



00011569721476 313002 00218523 00000000 00000000 000000



FREDERICK J SHADDOCK
OKSANA S SHADDOCK

Account number
Statement date
Escrow shortage

1156972147
02/12/2026
\$2,185.23

CHASE
PO BOX 71244
PHILADELPHIA PA 19176-6244

Optional escrow payment

I understand no payment is due now, but that I do have options:

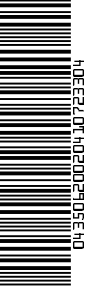
Option 1: 12 month spread, no action required; my new monthly payment will be **\$1,023.23** beginning **04/01/2026**.

Option 2: Pay shortage of \$2,185.23 and adjust my monthly mortgage payment to \$841.13 starting 04/01/26, once this payment is processed. Important: Higher taxes or insurance can increase your monthly payment, even if you pay the full shortage.

Option 3: Pay \$ _____ part of the shortage. I understand that the rest of the shortage will be divided evenly and added to my monthly mortgage payment.

Please return this coupon with your check payable to Chase at least 5 days before 04/01/2026, and write your account number on the check.

⑆ 50000 5 1 23 ⑆ 000 1 156972147 ⑆



This Page Intentionally Left Blank