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November 10, 2006

«Names»
«Address»
«City», «State» «ZIPCode»

Dear «FirstNames»,

While the principal part of your monthly house payment will not change, we are required by the federal Real Estate Settlement Procedures Act (RESPA) of 1974 to annually review the escrow part to determine the impact of changes to the parts that make up your escrow payment, which is taxes and insurance.

We have just completed this analysis and, in order to be in compliance with RESPA, the escrow part of your payment will change.

Beginning «Effective_Date», the escrow amount of your monthly payment will be «M_1MonthlyEscrow», and your total monthly payment of escrow, principal, and other debt will be «M_1Total_Monthly_Payment».

Enclosed is a new set of mortgage payment coupons. If you have any coupons remaining in your current set, please destroy them. Also enclosed is a Homeowner Mortgage Summary for your account.

If you have any questions, please don't hesitate to give us a call.

Sincerely,

A handwritten signature in cursive script that reads "Christine Watters".

Christine Watters
Office Manager