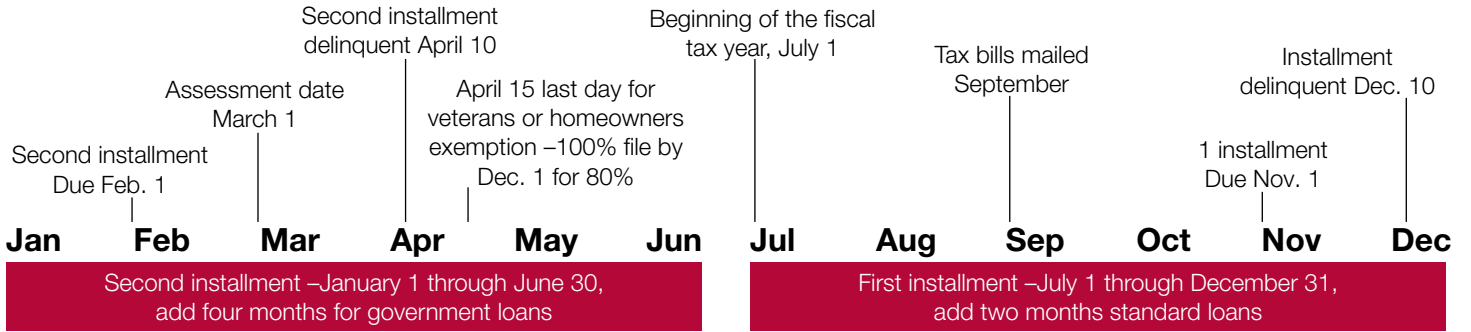


## Understanding the escrow impound schedule.



### Tax Impound Reserve Schedule

Closing Months	First Payment	In Escrow Pay First Installment	In Escrow Pay Second Installment	Estimated Number of Months Required to Impound
January	March		Yes	6
February	April		Yes	7
March	May		Yes	2
April	June		Yes	3
May	July			4
June	August			5
July	September			6
August	October	No		7
September	November	No		8
October	December	Yes		9
November	January	Yes		4
December	February	Yes		5