

INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT

Closing Date: 07/15/2006

Borrowers		Lender/Service:
FirstName#1 M LastName#1	FirstName#2 M LastName#2	Meanville Savings Bank
AddressLine#1	AddressLine#1	550 North Mean Street
AddressLine#2	AddressLine#2	Meanville, PA 16612
CityStateZip#1	CityStateZip#2	(724) 989-1455
(999) 999-9999	(222) 222-2222	

Loan Number: 11111

File Number: 1111

Your initial deposit into the escrow account will be \$ 1860.67, your first monthly mortgage payment for the coming year will be \$ 697.17, of which \$ 500.00 will be for principal and interest and \$ 197.17 will go into your escrow account. This is an estimate of activity in your escrow account during the coming year, based on payments anticipated to be made from your account.

Pay Period	Payment Date	Payment To Account	Payment From Account	Description	Balance Beginning: 1860.67
1	09/01/2006	197.17			2,057.83
	09/30/2006		250.00	SEWER	1,807.83
2	10/01/2006	197.17			2,005.00
	10/31/2006		255.00	COUNTY	1,750.00
3	11/01/2006	197.17			1,947.17
	11/30/2006		1000.00	CITY	947.17
			450.00	WATER	497.17
4	12/01/2006	197.17			694.33
	12/31/2006		300.00	MISC	394.33
5	01/01/2007	197.17			591.50
6	02/01/2007	197.17			788.67
7	03/01/2007	197.17			985.83
8	04/01/2007	197.17			1,183.00
9	05/01/2007	197.17			1,380.17
10	06/01/2007	197.17			1,577.33
11	07/01/2007	197.17			1,774.50
12	08/01/2007	197.17			1,971.67
	08/31/2007		111.00	SCHOOL	1,860.67

Cushion Selected By Servicer: \$ 394.33

Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year. By signing below, I/We acknowledge receipt of a copy of this Initial Escrow Account Disclosure Statement.

NO SIGNATURE(S) REQUIRED - BORROWER(S) COPY

 FirstName#1 M. LastName#1
 (Borrower)

Date

 FirstName#2 M. LastName#2
 (Borrower)

Date