



Closing Month	1st Payment	Estimated Impounds	Tax Message
Jan	March	2 Months	All Paid
Feb	April	2 Months	All Paid
Mar	May	3 Months	All Paid
Apr	June	4 Months	All Paid
May	July	5 Months	All Paid
Jun	August	6 Months	All Paid
Jul	September	7 Months	All Paid
Aug	October	8 Months	All Paid
Sep	November	9 Months	All Paid
Oct	December	4 Months	Pay 1st Half
Nov	January	5 Months	Pay 1st Half
Dec	February	6 Months	Pay 1st Half



*"A loan is more than just a purchase or refinance...
it's about the relationship."*



Dianne Crosby