COORDINATING BOARD TEXAS COLLEGE AND UNIVERSITY SYSTEM

HINSON-HAZLEWOOD COLLEGE STUDENT LOAN PROGRAM
P.O. BOX 12788 L.B.J. STATE OFFICE BLDG. AUSTIN, TEXAS 78711

STATEMENT OF ACCOUNT

\$ CURRENT YEAR LOANS	\$ 0 00	ministra and a ministra	THESE AMOUNTS REPRESE ALL TRANSACTIONS RECEIV IN THIS OFFICE DURING T CALENDAR YEAR	ED
PMT. TO PRINCIPAL	PMT. TO INTEREST	PMT. TO INSURANCE	PMT. TO LATE CHGS.	TOTAL PAYMENTS
\$ 135 87	\$ 378 05	\$ 1 08	\$ 26 35	\$ 541 35
10 9000	ERO BILLY	to the many all the page of th	BALANCE DECEMBER 31	\$ 3,538 27
				(OVER)

IF THE AMOUNTS SHOWN DO NOT AGREE WITH YOUR RECORDS, PLEASE WRITE DIRECTLY TO THE STATE AUDITOR, P.O. BOX 12067, AUSTIN, TX. 78711

I . The interest on your loan is computed on a daily basis. You pay interest on each dollar of your loan only so long as that dollar remains unpaid.

II.

III.

IV.

If you desire to repay your account in full after you receive this was turned statement, please contact us to obtain the exact pay-off balance.

Late payment charges are assessed at the rate of 5% of the scheduled monthly payment or \$5.00 whichever is less. These charges are added to your loan balance when the payment is late or is in an amount less than the scheduled amount.

When an overpayment on your account occurs, the refund will be processed approximately 60 days after your check clears your bank.

Please be sure to keep us informed of any change in your name or address; also contact us whenever we can be of service.

MORTGAGE AND TRUST, INC. P.O. BOX 2885 HOUSTON, TEXAS 77001

STATEWIDE WATS 1-800-392-3180

MO. YR.	MO. DAY	TRANSACTION	AMOUNT RECEIVED	CHARGE	MISC	ESCROW	INTEREST	PRINCIPAL
		BAL FWD				47.31		32381.39
1179	102	PAYMENT	332.00	La tradition		78.61	229.37	24.02-
1179	102	LAT CHG	13.28	13.28		(9) 3696	AN EDGING	
1279	219	PAYMENT	332.00	155 / SES		78.61	229.20	24.19-
180	219	PAYMENT	332.00			78.61	229.03	24.36-
180	219	LAT CHG	9.28	9.28			Day of the last	
1279	219	LAT CHG	13.28	13.28			Maria Maria	
280	402	PAYMENT	346.00	Manu Marausi		92.61	228.85	24.54-
380	402	PAYMENT	346.00			92.61	228.68	24.71-
380	402	LAT CHG	13.84	13.84			The state of the s	
180	402	LAT CHG	4.00	4.00				
280		LAT CHG	13.84	13.84		THE PARTY OF THE PARTY OF THE	mino aire	
	402	TF	4.00			4.00		
	402	TRANSFER	35.00		35.00		/ - 1	
480	4:09	PAYMENT	346.00			92.61	228.51	24.88-
580	508	PAYMENT	346.00	HI LE WANT		92.61	228.33	25.06-
680	610	PAYMENT	346.00	Let To State State		92.61	228.15	25.24-
780		PAYMENT	346.00			92.61	227.97	25.42-
780	711	HAZ INS		1		399.00-		
	The second second	MIS INS	18.70		18.70			RUMBON SIN IN
880		PAYMENT	346.00	A SERVICE	PERMIT	92.61	227.79	25.60-
	911	MIS INS	18.70		18.70		- Indiana I and I	and the same
980	911	PAYMENT	346.00		-	92.61	227.61	25.78
		MIS INS	18.70		18.70			Seattle Author
1080	The state of the s	PAYMENT	346.00	ALCOHOL: HOE	arial au	92.61	227.43	25.96
	1107	CO TAX	Chamban and	Bos Stone	the property	111.99-	In elayions	
		MIS INS	18.70		18.70		MADE SIL	
1180		PAYMENT	346.00			92.61	227.24	26.15
	The second second	MIS INS	18.70		18.70			
1280	1119	PAYMENT	346.00			92.61	227.06	26.33
			CONTINUED	NEXT	PAGE	Managar and	BITUSH BEING	
	L.			TAXES FROM E	Contraction in the	ENDING ESCROW BALANCE	INTEREST PAID	END PRINCIPAL BALANCE

111

ESCROW ANALYSIS AS OF

	DUE	(2B) NUMBER		AMOUNT REQUIRED	
(2) TRANSACTION	MC VR	DEPOSITS REQUIRED	(2C) ANNUALLY	(2D) MONTHLY	(2E) AS OF
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			Land Land Company	The state of the s	
	9 3 3	G-STILL PS	aw Incoms and	all siskignaries	
(3) TOTAL AMOUNT REQUIRED					
(4) ESCROW BALANCE AS OF	P	AYMENT			A DECEMBER OF THE PERSON
(5)					
HINSPERINGEN/PRESENTATE SEE VERLE	10 00	P SEX SE			
(6)	93433	Service County		CONTRACTOR OF THE PARTY OF THE	
(7)					
(8)	1111				
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PAYMENT COMPOSITION EFFECTIVE

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1ST LIEN PRINCIPAL AND INTEREST	2ND LIEN PRINCIPAL AND INTEREST	ESCROW DEPOSIT	SHORTAGE PRORATION	SERVICE FEE	ASH AND/OR	ADJUSTMENT TO EVEN AMOUNT	TOTAL PAYMENT

ESCROW ANALYSIS AND PAYMENT INFORMATION

Your escrow account is established in accordance with your loan documents and your monthly escrow deposits provide funds to pay your Property Taxes, Insurance Premium(s) and other required escrow items. Loan payments consist of Principal, Interest and Escrow Deposits. Principal and interest is a fixed amount, thus any change in your monthly payment is caused by a change in the escrow portion of your payment, (Excludes FHA Graduated Payment Mortgage). This occurs because there has been a change in the amount of Property Taxes and/or Insurance Premium(s).

The following will give you a detailed explanation of each item covered in your analysis: (See corresponding numbers on front)

1. ESCROW ANALYSIS

Terminology used to describe the audit of your escrow account.

2. TRANSACTION

Word used to describe the escrow items in the transaction column that are handled in your escrow account. These items may include: (1) Property Taxes, (2) Hazard Insurance Premium(s), (3) Subdivision Maintenance Charge, (4) FHA Insurance Premium or Conventional Private Mortgage Insurance Premium.

(2a) Due Mo/Yr This column shows dates when escrow items are due.

(2b) Number
Deposits
This column shows how many monthly deposits are needed at the time of analysis.
Required

(2c) Amount Required
Annually

This column shows our best estimates of the total amount of each of your escrow items.

(2d) Amount Required
Monthly
This column shows monthly requirements for each escrow item (2c ÷ 12 months)

(2e) Amount Required
As Of
This column shows amounts for each escrow item needed at date of this analysis and is based on the number of deposits required (2b) multiplied by the monthly deposit amount (2d).

3. TOTAL AMOUNT REQUIRED

Shows total of escrow funds needed in your escrow account as of the date of analysis.

4. ESCROW BALANCE AS OF - PAYMENT

Shows your actual escrow balance after application of your last payment minus any funds advanced by us to your escrow account.

5. ADJUSTMENT FOR PREPAID OR DELINQUENT PAYMENTS

If this line is printed in your analysis it is to advise you of the number of months and amount per month for a total adjustment to your escrow balance for this analysis.

6. ESCROW BALANCE ADJUSTED TO - PAYMENT

If this line is printed in your analysis it is to adjust your escrow balance (line 4) for prepaid or delinquent payments.

7. EXCESS RETAINED

If this line is printed in your analysis it is the amount we require of the excess escrow funds in your escrow account before an overage amount is forwarded to you.

8. ESCROW SHORTAGE

Shows the amount needed in your escrow account to make up the difference between your escrow balance (line 4 or 6) and the amount required in your escrow account (line 3). Escrow shortage is prorated into your payments as shown on line 10.

9. ESCROW SURPLUS AFTER ALLOWABLE RESERVE

Shows the amount of refundable excess funds in your escrow account. Allowable reserve is approximately two monthly escrow deposits held in your escrow account for possible increase in your Property Taxes and/or Insurance Premium(s).

10. PAYMENT COMPOSITION EFFECTIVE -

This shows the composition of your total regular payment.

MORTGAGE AND TRUST, INC. P.O. BOX 2885 HOUSTON, TEXAS 77001

STATEWIDE WATS 1-800-392-3180

DUE MO. YR.	PAID MO. DAY	TRANSACTION	AMOUNT RECEIVED	LATE/SERV. CHARGE	MISC	ESCROW	INTEREST	PRINCIPAL
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		STEP STEP	(3) Carrelinies Social Space	- Trees	of Temple	AWWELL OF CLOTIVES	ine 19 consis	AND AND AND
			pus aces	and Loren	a Weekly L	ngla wante o	dellos erell	
		at the the		San Williams		ortogo e n	Antoni kan	#1859 #1859 \$1850
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		d	Mean to more	2 to 86 74	KIDNS WO	1000 3 104 104	ECONOMIC STREET	DOOR THUOM
				TAXES FROM E	SCROW	ENDING ESCROW BALANCE	INTEREST PAID	END PRINCIPAL BALANCE
				69	2.45	214.40	3195.22	32029.15

(1)

ESCROW ANALYSIS AS OF 12/31/80

(2) TRANSACTION	DUE	NUMBER	AMOUNT REQUIRED						
(Z) TRANSACTION	MO. YR.	DEPOSITS REQUIRED	(2C) ANNUALLY	(2D) MONTHLY	(2E) AS OF	12/80			
PROPERTY TAX HAZARD INSURANCE	1281 781	1 6	692.45 427.00	57.70 35.58		57.70 213.48			
(3) TOTAL AMOUNT REQUIRED				Kar - William	lan.	271.18			
(4) ESCROW BALANCE AS OF 12/80	P.	AYMENT			3118	214.40			
(5)				ente Lavaure	100	Tions 2			
(6)									
(7)	Device St.	Angeles and the same							
(8) ESCROW SHORTAGE					Marie San	56.78			
(9)	Mangaria								

PAYMENT COMPOSITION EFFECTIVE 2/81

1ST LIEN PRINCIPAL AND INTEREST	AND INTEREST	ESCROW DEPOSIT	SHORTAGE PROPATION	SERVICE FEE	A&H AND/OR	ADJUSTMENT TO EVEN AMOUNT	TOTAL PAYMENT
253.39	.00	93.28	5.68	.00	18.70	. 95	372.00

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