

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		LOAN CANCELLATIONS				1978
\$ 0 00		\$ 0 00				
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
						/ / / / /
						\$ 3,538 27

80600 AGUERO BILLY [REDACTED]

BALANCE  
DECEMBER 31

(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.

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

- II . 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.

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

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

(OVER)



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
		BAL FWD				47.31		32381.39
1179	102	PAYMENT	332.00			78.61	229.37	24.02-
1179	102	LAT CHG	13.28	13.28				
1279	219	PAYMENT	332.00			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				
1279	219	LAT CHG	13.28	13.28				
280	402	PAYMENT	346.00			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				
180	402	LAT CHG	4.00	4.00				
280	402	LAT CHG	13.84	13.84				
	402	TF	4.00			4.00		
	402	TRANSFER	35.00		35.00			
480	409	PAYMENT	346.00			92.61	228.51	24.88-
580	508	PAYMENT	346.00			92.61	228.33	25.06-
680	610	PAYMENT	346.00			92.61	228.15	25.24-
780	708	PAYMENT	346.00			92.61	227.97	25.42-
780	711	HAZ INS				399.00-		
	813	MIS INS	18.70		18.70			
880	813	PAYMENT	346.00			92.61	227.79	25.60-
	911	MIS INS	18.70		18.70			
980	911	PAYMENT	346.00			92.61	227.61	25.78-
	1008	MIS INS	18.70		18.70			
1080	1008	PAYMENT	346.00			92.61	227.43	25.96-
	1107	CO TAX				111.99-		
	1119	MIS INS	18.70		18.70			
1180	1119	PAYMENT	346.00			92.61	227.24	26.15-
	1119	MIS INS	18.70		18.70			
1280	1119	PAYMENT	346.00			92.61	227.06	26.33-
		CONTINUED		NEXT	PAGE			

## ANALYSIS ON LAST PAGE

TAXES PAID FROM ESCROW	ENDING ESCROW BALANCE	INTEREST PAID	END PRINCIPAL BALANCE

(1)

## ESCROW ANALYSIS AS OF

(2)	TRANSACTION	(2A) DUE	(2B) NUMBER DEPOSITS REQUIRED	AMOUNT REQUIRED		
		MO. YR.		(2C) ANNUALLY	(2D) MONTHLY	(2E) AS OF
(3)	TOTAL AMOUNT REQUIRED					
(4)	ESCROW BALANCE AS OF					
(5)						
(6)						
(7)						
(8)						
(9)						

(10)

## PAYMENT COMPOSITION EFFECTIVE

1ST LIEN PRINCIPAL AND INTEREST	2ND LIEN PRINCIPAL AND INTEREST	ESCROW DEPOSIT	SHORTAGE PRORATION	SERVICE FEE	A&H AND/OR LIFE INSURANCE	ADJUSTMENT TO EVEN AMOUNT	TOTAL PAYMENT

\*\*\* PLEASE SEE OTHER SIDE FOR OTHER INFORMATION \*\*\*



## 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  
Required

This column shows how many monthly deposits are needed at the time of analysis.

(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 ( $2c \div 12$  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.



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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
	12 12	CTY SCH				580.46		
				TAXES PAID FROM ESCROW	ENDING ESCROW BALANCE	INTEREST PAID	END PRINCIPAL BALANCE	
				692.45	214.40	3195.22	32029.15	

(1)

ESCROW ANALYSIS AS OF 12/31/80

(2) TRANSACTION	DUE MO. YR.	NUMBER DEPOSITS REQUIRED	AMOUNT REQUIRED		
			(2C) ANNUALLY	(2D) MONTHLY	(2E) AS OF 12/80
PROPERTY TAX	12 81	1	692.45	57.70	57.70
HAZARD INSURANCE	7 81	6	427.00	35.58	213.48
(3) TOTAL AMOUNT REQUIRED					271.18
(4) ESCROW BALANCE AS OF 12/80					214.40
(5)					
(6)					
(7)					
(8) ESCROW SHORTAGE					56.78
(9)					

(10)

PAYMENT COMPOSITION EFFECTIVE 2/81

1ST LIEN PRINCIPAL AND INTEREST	2ND LIEN PRINCIPAL AND INTEREST	ESCROW DEPOSIT	SHORTAGE PRORATION	SERVICE FEE	A&H AND/OR LIFE INSURANCE	ADJUSTMENT TO EVEN AMOUNT	TOTAL PAYMENT
253.39	.00	93.28	5.68	.00	18.70	.95	372.00

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