ESTIMATE WORKSHEET

Known Bill vs Servicer Escrow Estimate Comparison Sheet

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COMPARE ESTIMATE

Compare a tax or insurance amount the servicer knew or could document with the amount used in the escrow analysis, while keeping unknown-charge estimation rules separate.

WHEN TO USE	FEDERAL / PRIMARY REFERENCE
Compare a tax or insurance amount the servicer knew or could document with the amount used in the escrow analysis, while keeping unknown-charge estimation rules separate.	12 CFR § 1024.17(c)(7) · 12 CFR § 1024.17

Federal baseline to check

☐ If the servicer knows the charge for an escrow item in the next computation year, Regulation X requires it to use that amount in estimating the disbursement.

☐ If the charge is unknown, the servicer may generally use the preceding year's charge or that charge adjusted by no more than the most recent annual CPI change; unassessed new construction has a separate comparable-property method.

☐ A corrected official bill can therefore matter differently depending on whether it was available to the servicer when the analysis was performed.

BORROWER AND LOAN

Borrower name ______________________________	Property address ______________________________
Loan/account number ______________________________	Servicer name ______________________________

Charge status

Escrow item / payee: ____________________ Official bill/source: ____________________

Notes: ____

Known amount

Known official amount: $__________ Bill became available: __________

Notes: ____

Escrow estimate

Servicer estimate used: $__________ Analysis date: __________

Notes: ____

Timing of knowledge

Was official amount available to servicer by analysis date? Yes / No / Unsure

Notes: ____

Difference to explain

Difference: $__________ Follow-up / off-cycle analysis request: ____________________

Notes: ____

Attachment checklist

☐ Official tax bill or insurance renewal

☐ Escrow analysis

☐ Record showing when the servicer received or could access the amount

☐ Copy of this completed template retained for your records

☐ Mailing / delivery confirmation retained if sent formally

Use notes

☐ Record the date the official bill became available and the date the servicer performed its analysis; timing is essential to evaluating whether the charge was 'known.'

☐ Use the exact same escrow item when comparing old and new amounts. Do not combine county, school, municipal, and supplemental taxes unless the servicer did so.

☐ If the servicer did not have the bill at analysis, document when you later supplied it and request the account's process for an updated/off-cycle analysis rather than assuming an immediate recalculation is required.

☐ Keep a complete copy of the completed template and supporting records; send copies rather than irreplaceable originals when copies are sufficient.

PRIMARY SOURCES TO CHECK

12 CFR § 1024.17(c)(7) • 12 CFR § 1024.17

Official links: https://www.consumerfinance.gov/rules-policy/regulations/1024/17/