

**-Exhibit D-**

**NOTICE OF PAYMENT CHANGE DUE TO ESCROW ANALYSIS**

***(FILE WITH TRUSTEE ONLY  
DO NOT FILE WITH THE COURT)***

Borrower/Loan #: \_\_\_\_\_

Bankruptcy Case #: \_\_\_\_\_

In accordance with the terms of the Mortgage, this is notification that the Annual Escrow Analysis has resulted in a post-petition payment change as indicated below:

|                                |          |
|--------------------------------|----------|
| Effective Date of Change       | _____    |
| Current monthly payment amount | \$ _____ |
| Principal & Interest           | \$ _____ |
| Escrow Amount                  | \$ _____ |

|  |          |          |
|--|----------|----------|
| <b>New payment amount beginning</b>            | _____    | \$ _____ |
| Principal and Interest                         |          | \$ _____ |
| Escrow Amount (specify taxes, insurance, etc.) |          | \$ _____ |
| Taxes (increased/decreased)                    | \$ _____ |          |
| Insurance (increased/decreased)                | \$ _____ |          |
| _____ (increased/decreased)                    | \$ _____ |          |

Attached to this Notice is a copy of the ANNUAL ESCROW ANALYSIS outlining the basis for the change. Additionally, attached is a Post-Petition Cost and Fee Disclosure of the fees and costs due under the contract in the past 12 months. Questions should be directed to:

CREDITOR: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

Contact: \_\_\_\_\_

Telephone/Fax: \_\_\_\_\_

Email: \_\_\_\_\_

**CERTIFICATE OF SERVICE**

I hereby certify that on \_\_\_\_\_, I served a copy of this Notice and all attachments to the following by U.S. Mail, postage prepaid:

Debtor: John Q. Debtor, 1234 Main St., Anywhere, IN 46601

Debtor's Attorney: Mary Counselor, 123 Pine St., Anywhere, IN 46601

Trustee: Tom Trustee, 456 Maple St., Anywhere, IN 46601

\_\_\_\_\_  
Marian the Mortgage Servicer Employee

**-Exhibit E-**

**NOTICE OF CHANGE IN PAYMENT AMOUNT DUE TO  
VARIABLE RATE CHANGE**

***(FILE WITH TRUSTEE ONLY  
DO NOT FILE WITH THE COURT)***

Borrower/Loan #: \_\_\_\_\_

Bankruptcy Case #: \_\_\_\_\_

In accordance with the terms of the Adjustable Rate Mortgage, this is notification that the Interest Rate is adjusting as follows:

Payment Adjustment Date: \_\_\_\_\_

Next Scheduled Adjustment: \_\_\_\_\_  
(daily, quarterly, semi-annually, annually, etc.)

Old Interest Rate: \_\_\_\_\_

Index Name/Rate: \_\_\_\_\_

Margin +/- Index: \_\_\_\_\_

New Interest Rate: \_\_\_\_\_

New Principal & Interest Payment \$ \_\_\_\_\_

New Monthly Payment, including escrow: \$ \_\_\_\_\_

CREDITOR: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

Contact: \_\_\_\_\_

Telephone/Fax: \_\_\_\_\_

Email: \_\_\_\_\_

**CERTIFICATE OF SERVICE**

I hereby certify that on \_\_\_\_\_, I served a copy of this Notice and all attachments to the following by U.S. Mail, postage prepaid:

Debtor: John Q. Debtor, 1234 Main St., Anywhere, IN 46601

Debtor's Attorney: Mary Counselor, 123 Pine St., Anywhere, IN 46601

Trustee: Tom Trustee, 456 Maple St., Anywhere, IN 46601

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Marian the Mortgage Servicer Employee