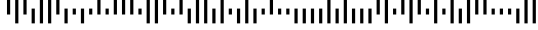


NORTHPOINTE BANK -612
 3333 DEPOSIT DR NE
 GRAND RAPIDS MI 49546
 (888) 672-5626

SUBSTITUTE FORM 1098 ANNUAL STATEMENT OF MORTGAGE ACCOUNT FOR 2020		MORTGAGE ACCOUNT PAID TO:	MORTGAGE ACCOUNT NEXT DUE:	ACCOUNT NUMBER
INFORMATION FOR TAX PURPOSES REQUIRED BY THE IRS		01/01/21	02/01/21	XXXXX00163
SUMMARY TOTALS				
PRINCIPAL		INTEREST PAID		
BEGINNING BALANCE	340,000.00	GROSS INTEREST PAID	+	1,691.89
AMOUNT PAID	4,871.90	PLUS PREPAID INT. NOT ALLOWED PRIOR YEARS	+	0.00
INTEREST SHORTAGE ADDED TO PRINCIPAL ⁽¹⁾	0.00	LESS INTEREST SUBSIDY (BUY DOWN)	-	0.00
AMOUNT DISBURSED	0.00	LESS INTEREST SHORTAGE	-	0.00
ENDING BALANCE	335,128.10	LESS PREPAID INT. NOT ALLOWED THIS YEAR	-	0.00
		PLUS INTEREST SHORTAGE PAID	+	0.00
		PREPAYMENT PENALTY	+	0.00
UNAPPLIED		LATE CHARGES	+	0.00
BEGINNING BALANCE	0.00			
AMOUNT PAID	0.00			
INTEREST SHORTAGE ADDED TO PRINCIPAL ⁽¹⁾				
AMOUNT DISBURSED	0.00			
ENDING BALANCE	0.00			
1. NET INTEREST PAID				1,691.89

AUTOALL FOR AADC 300 16740/54/1
 CHIRANJEEVI MARELLA
 1770 SWINDON WAY
 CUMMING GA 30040-5497



BUYDOWN ACCOUNT BALANCE	
BEGINNING BALANCE	0.00
DISBURSEMENTS	0.00
ADJUSTMENTS	0.00
ENDING BALANCE	0.00

ESCROW ACCOUNT STATEMENT	PAYMENT DISTRIBUTION		ESCROW/IMPOUND		INTEREST SHORTAGE - UNPAID BALANCE	
	THIS NOTICE CONTAINS INFORMATION REGARDING YOUR ESCROW ACCOUNT AS REQUIRED BY THE REAL ESTATE SETTLEMENT AND PROCEDURES ACT (RESPA) AND IS A RECAP OF YOUR ESCROW ACCOUNT	PRINCIPAL + INTEREST	2,187.93	BEGINNING BALANCE	0.00	BEGINNING BALANCE
	ESCROW/IMPOUND	440.02	TOTAL ESCROW RECEIPTS	2,200.10	ADD INT. SHORTAGE	0.00
	OPTIONAL INSURANCE	0.00	TOTAL ESCROW DISBURSEMENTS	0.00	LESS INT. SHORTAGE PREPAID	0.00
	ANCILLARY		ESCROW INTEREST	0.00	ENDING BALANCE	0.00
	MISC.	0.00	SERVICE TRANSFER		REAL ESTATE TAXES PAID	0.00
	TOTAL PAYMENT	2,627.95	ENDING BALANCE	2,200.10	LATE CHARGES PAID	0.00
			TOTAL OF MORTGAGE PAYMENTS MADE	8,763.89	LATE CHARGES DUE BUT UNPAID	0.00
					OPTIONAL INSURANCE	0.00
					FEES PAID	0.00
					FEES DUE BUT UNPAID	0.00
					SEE BELOW FOR ITEMIZED ESCROW DISBURSEMENTS	

CORRECTED (if checked)

RECIPIENT'S/LENDER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. NORTHPOINTE BANK -612 3333 DEPOSIT DR NE GRAND RAPIDS MI 49546 (888) 672-5626		*Caution: The amount shown may not be fully deductible by you. Limits based on the loan amount and the cost and value of the secured property may apply. Also, you may only deduct interest to the extent it was incurred by you, actually paid by you, and not reimbursed by another person.	OMB No. 1545-1380 2020 Form 1098
RECIPIENT'S/LENDER'S TIN 38-3448372	PAYER'S/BORROWER'S TIN XXX-XX-8974	1 Mortgage interest received from payer(s)/borrower(s)* \$ 1,691.89	
PAYER'S/BORROWER'S name CHIRANJEEVI MARELLA		2 Outstanding mortgage principal \$ 340,000.00	3 Mortgage origination date 09/22/2020
Street address (including apt. no.) 1770 SWINDON WAY		4 Refund of overpaid interest \$ 0.00	5 Mortgage insurance premiums \$ 0.00
City or town, state or province, country, and ZIP or foreign postal code CUMMING GA 30040-0000		6 Points paid on purchase of principal residence \$ 0.00	
9 Number of properties securing the mortgage	10 Other	7 <input checked="" type="checkbox"/> If address of property securing mortgage is the same as PAYER'S/BORROWER'S address, the box is checked, or the address or description is entered in box 8.	
Account number (see instructions) XXXXX00163		8 Address or description of property securing mortgage (see instructions) 1770 SWINDON WAY CUMMING GA 30040-0000	
		11 Mortgage acquisition date 10/06/2020	

Mortgage Interest Statement

Copy B For Payer/Borrower

The information in boxes 1 through 9 and 11 is important tax information and is being furnished to the IRS. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for this mortgage interest or for these points, reported in boxes 1 and 6; or because you didn't report the refund of interest (box 4); or because you claimed a nondeductible item.

TR* CODE	DUE DATE	POST DATE	TRANSACTION EFFECTIVE DATE	TRANSACTION AMOUNT	INTEREST PAID	PRINCIPAL PAID	PRINCIPAL BALANCE AFTER TRANSACTION	ESCROW/IMPOUND PAID	ESCROW / IMPOUND BALANCE AFTER TRANS. CONSTRUCTION INT. RATE	LATE CHARGE	OPTIONAL INSURANCE CONSTRUCTION UN DISB. ACCT. BAL	UNAPPLIED FUNDS	C D	I U
SR	10/01/20	10/06		880.04	0.00	0.00	340,000.00	880.04	880.04	0.00	0.00	0.00		
AP	11/01/20	10/29		2,627.95	566.67	1,621.26	338,378.74	440.02	1,320.06	0.00	0.00	0.00		
E90	11/01/20	11/02		-2,363.98	COUNTY TAXES		338,378.74	-2,363.98	-1,043.92	0.00	0.00	0.00		
AP	12/01/20	11/30	11/29	2,627.95	563.96	1,623.97	336,754.77	440.02	-603.90	0.00	0.00	0.00		
R90	12/01/20	12/15		2,363.98	0.00	0.00	336,754.77	2,363.98	1,760.08	0.00	0.00	0.00		
AP	01/01/21	12/29		2,627.95	561.26	1,626.67	335,128.10	440.02	2,200.10	0.00	0.00	0.00		

* TRANSACTION CODES ON BACK

SEE REVERSE SIDE FOR TAXPAYER INSTRUCTIONS

FACTS**What Does Northpointe Bank Do With Your Personal Information?**

rev. 1/2021

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and Income • Account Balances and Payment History • Credit History and Credit Scores
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Northpointe Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Northpointe Bank share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> • Call 888-672-5626 • Online: www.northpointe.com, select "Connect", "Contact us," and "Send a Secure Message." <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice, unless state law requires a longer period of time. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
Questions?	Call 888-672-5626 or go to www.northpointe.com



Who we are	
Who is providing this notice?	Northpointe Bank

What we do	
How does Northpointe Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Northpointe Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account or Deposit money • Apply for a loan or Give us your income information • Provide employment information We also collect personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes - information about your creditworthiness • affiliates from using your information to market to you • sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Our affiliates include financial companies such as Northpointe Bancshares, Inc., and nonfinancial companies, such as Northpointe Insurance Agency, Inc.
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Northpointe Bank does not share with non-affiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Our joint marketing partners include investment and securities companies and insurance agencies.

Other Important Information
<p>California Residents: We will not share personal information with non-affiliates for them to market to you. Unless you limit our sharing by completing the enclosed Important Privacy Choices for Consumers, we will share personal information with our affiliates, and with non-affiliates for joint marketing as provided by law.</p> <p>North Dakota Residents: We will not share personal information with affiliates, or non-affiliates for joint marketing, without your prior authorization. In order to "Opt-In" to the sharing of such information, please fill out, sign and return the enclosed North Dakota Opt-In form.</p>

North Dakota Opt-In Form	
Mark any/all you want to authorize:	
<input type="checkbox"/> Do allow your affiliates to use my personal information to market to me.	
<input type="checkbox"/> Do share information for joint marketing with other financial companies.	
This consent will apply until I notify you otherwise.	
Name	
Address	
City, State, Zip	
Signature	
Loan Number	

Return this signed form via:

Mail to: Northpointe Bank, ATTN: Customer Service, 3333 Deposit Drive, Grand Rapids, Michigan 49546.
Secure upload available at www.northpointe.com/secure