

Annual Tax and Interest Statement

Reporting Date 12/31/20
 Provident Funding Associates, L.P.
 Servicing Division
 P.O. Box 5914
 Santa Rosa, CA 95402-5914
 Toll Free Number (800) 696-8199

Loan ID 4630090371
OMB No. 1545-0901
Mortgage Interest Statement
Recipient Federal identification number 84-1147955
Customer's Tax ID Number XXX-XX-2818
Property Address 1722 SPEARS DR NW
 CONCORD
 NC 28027
2020

RANJITH KUDUMULA
 9i garden terrace
 North Arlington, NJ 07031

FORM 1098 - Tax And Interest Information	
1 Mortgage interest received from payer(s)/borrower(s)	\$190.56
2 Outstanding Mortgage Principal	\$361,000.00
3 Mortgage Origination Date	11/23/20
4 Refund of Overpaid Interest	\$0.00
5 Mortgage Insurance Premiums	\$48.13
6 Points Paid	\$0.00
7 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.	<input type="checkbox"/>
8 Address or Description of Property Securing Mortgage	1722 SPEARS DR NW CONCORD, NC 28027
9 Number of Properties Securing the Mortgage	
10 Real Estate Taxes Paid	\$0.00
11 Mortgage Acquisition Date	11/23/20

Principal Balance Information	
Ending Principal Balance	\$361,000.00
Principal Applied	\$0.00
Negative Amortization	\$0.00
Assistance Amount	\$0.00

Escrow Information	
Beginning Balance	\$430.71
Deposits	\$0.00
Property Taxes	\$0.00
Insurance	-\$48.13
Other Disbursements	\$0.00
Ending Balance	\$382.58

Interest Paid Information	
Interest Paid on Escrow	\$0.00
Interest Paid on Loss Draft	\$0.00

FORM 1099-INT- Interest Income	
1 Interest Income	\$0.00

FORM 1098 INFORMATION:

What's new: IRS Publication 1220 announced mortgage insurance premiums paid or accrued after December 31, 2012 would not be eligible to be treated as interest paid by the payer/borrower. However, tax law passed by Congress extended the treatment of mortgage insurance premiums as qualified residence interest through December 31, 2014. *Please refer to your tax preparer for guidance on whether mortgage insurance premiums paid in 2020 may be treated as qualified residence interest.*

New reporting requirements. The Surface Transportation and Veterans Health Care Choice Improvement Act of 2015 contains new reporting requirements for recipients of mortgage interest. For forms 1098 issued to payers after December 31, 2020, the address or description of property securing the mortgage, the outstanding mortgage principal as of January 1, 2020, and the mortgage origination date must be reported to the IRS by the Mortgage Servicer.

A person (including a financial institution, a governmental unit, and a cooperative housing corporation) who is engaged in a trade or business and, in the course of such trade or business, received from you at least \$600 of mortgage interest (including certain points) on any one mortgage in the calendar year must furnish this statement to you.

The information on this statement was reported to the IRS with the tax payer ID (Social Security Number) for the addressee named above.

If you received this statement as the payer of record on a mortgage on which there are other borrowers, furnish each of the other borrowers with information about the proper distribution of amounts reported on this form. Each borrower is entitled to deduct only the amount he or she paid and points paid by the seller that represent his or her share of the amount allowable as a deduction. Each borrower may have to include in income a share of any amount reported in box 4.

If your mortgage payments were subsidized by a government agency, you may not be able to deduct the amount of the subsidy. See the instructions for Form 1040, Schedule A, C, or E for how to report the mortgage interest. Also, for more information, see Pub. 936 and Pub. 535.

Payer's/Borrower's taxpayer identification number (TIN). For your protection, this form may show only the last four digits of your TIN (SSN, ITIN, ATIN, or EIN). However, the issuer has reported your complete TIN to the IRS.

Account number. May show an account or other unique number the lender has assigned to distinguish your account.

Box Descriptions- FORM 1098:

Box 1. Shows the mortgage interest received by the recipient/lender during the year. This amount includes interest on any obligation secured by real property, including a home equity, line of credit, or credit card loan. This amount does not include points, government subsidy payments, or seller payments on a "buydown" mortgage. Such amounts are deductible by you only in certain circumstances. **Caution:** *If you prepaid interest in 2020 that accrued in full by January 15, 2021, this prepaid interest may be included in box 1. However, you cannot deduct the prepaid amount in 2020 even though it may be included in box 1.* If you hold a mortgage credit certificate and can claim the mortgage interest credit, see Form 8396. If the interest was paid on a mortgage, home equity, line of credit, or credit card loan secured by your personal residence, you may be subject to a deduction limitation.

Box 2. Shows the outstanding mortgage principal on the mortgage as of January 1, 2020. If the mortgage originated in 2020, shows the mortgage principal as of the date of origination. If the recipient/lender acquired the loan in 2020, shows the mortgage principal as of the date of acquisition.

Box 3. Shows the date of the mortgage origination.

Box 4. Do not deduct this amount. It is a refund (or credit) for overpayment(s) of interest you made in a prior year or years. If you itemized deductions in the year(s) you paid the interest, you may have to include part or all of the box 4 amount on the "Other income" line of your 2020 Schedule 1 (Form 1040). No adjustment to your prior year(s) tax return(s) is necessary. For more information, see Pub. 936 and Itemized Deduction Recoveries in Pub. 525.

Box 5. If an amount is reported in this box, it may qualify to be treated as deductible mortgage interest. See the 2020 Schedule A (Form 1040) instructions and Pub. 936.

Box 6. Not all points are reportable to you. Box 6 shows points you or the seller paid this year for the purchase of your principal residence that are required to be reported to you. Generally, these points are fully deductible in the year paid, but you must subtract seller-paid points from the basis of your residence. Other points not reported in box 6 may also be deductible. See Pub. 936 to figure the amount you can deduct.

Box 7. If the address of the property securing the mortgage is the same as the payer's/borrower's, either the box has been checked, or box 8 has been completed.

Box 8. This is the address or description of the property securing the mortgage.

Box 9. If more than one property secures the loan, shows the number of properties securing the mortgage. If only one property secures the loan, this box may be blank.

Box 10. The interest recipient may use this box to give you other information, such as real estate taxes or insurance paid from escrow.

Box 11. If the recipient/lender acquired the mortgage in 2020, shows the date of acquisition.

Future developments. For the latest information about developments related to Form 1098 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form1098.

FORM 1099-INT INFORMATION:

Instructions For Recipient

Box 1. Shows interest paid to you during the calendar year by the payer. This does not include interest shown in box 4. If you receive a Form 1099-INT for interest paid on a tax-exempt obligation, please see instructions for your tax return.

Nominees. If this form includes amounts belonging to another person(s), you are considered a nominee recipient. Complete a form 1099-INT for each of the other owners showing the income allocable to each. File Copy A of this form with the IRS. Furnish Copy B to each owner. List yourself as the "payer" and the other owner(s) as the "recipient." File Form(s) 1099-INT with Form 1096 with the Internal Revenue Service Center for your area. On Form 1096 list yourself as the "filer." A spouse is not required to file a nominee return to show amounts owned by the other spouse.

Future developments. For the latest information about developments related to Form 1099-INT and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form1099INT.