RECIPIENT'S/LENDER'S TIN: 94-0755684

PATELCO CREDIT UNION 3 PARK PLACE DUBLIN CA 94568

Customer Service Telephone Number: 1(800) 358-8228

Return Service Requested

001372

C444 T0 1 of 2 VADLAMANI SRI NAGESH 4788 STRATFORD AVE FREMONT CA 94538-3337

TAX YEAR 2020

Form 1098 OMB No. 1545-1380 Copy B For Payer/Borrower

Department of the Treasury - Internal Revenue Service www.irs.gov/Form1098

(Keep for your records)

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 non-deductible item.

PAYER'S/ BORROWER'S TIN

XXX-XX-8811

FORM 1098 • MORTGAGE INTEREST STATEMENT • 2020

	(Box 1)	(Box 2)	(Box 3)	(Box 4)	(Box 5)
Account number (see instructions)	Mortgage interest received from payer(s)/borrower(s)*	Outstanding mortgage principal	Mortgage origination date	Refund of overpaid interest	Mortgage insurance premiums
6154377-01	\$ 1,072.75	\$ 113,000.00	08/26/2020	\$	\$

*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.

(Box 6)	(Box 7)	(Box 8)	(Box 9)	(Box 10)	(Box 11)
Points paid on purchase of principal residence	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		Number of properties securing the mortgage	R/E Taxes	Mortgage acquisition date
\$	X				

Instructions for Recipient

This form is used for reporting the 1099-DIV (OMB # 1545-0110), 1099-INT (OMB # 1545-0112), 1099-MISC (OMB # 1545-0115), 1098 (OMB # 1545-1380), and 5498 (OMB # 1545-0747).

Recipient's taxpayer identification number (TIN). For your protection, this form may show only the last four digits of your TIN), so could securify number (SSN), individual taxpayer identification number (TIN), adoption taxpayer identification number (AIN), or employer identification number (EIN)). However, the issuer has reported your complete TIN to the IRS.

Future developments. For the latest information about developments related to these forms and their instructions, such as legislation enacted after they were published, go to the weblink shown on the face of the specific form.

1098 OMB # 1545-1380

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.

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 Schedule A, C, or E (Form 1040 or 1040-SR) for how to report the mortgage interest. Also, for more information, see Pub. 936 and Pub. 535.

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

**Box 1. Shows the mortgage interest received by the recipient/lender during the year. 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 eventual in 2020, included in box 1. However, you cannot deduct the prepaid amount in 2020 eventual in 2020, included in box 1. However, you cannot deduct the prepaid amount in 2020 eventually in included in account on compage, home equity loan, or line of credit in the mortgage principal as of the date of origination. If the recipient/lender acquired the loan in 20

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 literized deductions in the year(s) you paid the interest, you may have to include part or all of the box A amount on the 'Other income' line of your 2020 Schedule 1 (Form 1040 or 1040-SR). 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 or 1040-SR) 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 les property securing the mongage is the same as the payer shorrowers, 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 securizes 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.

1099-DIV OMB # 1545-0110

1099-DIV ONB #1545-0110

FATCA filing requirement. If the FATCA filing requirement box is checked, the payer is reporting on this Form 1099 to satisfy its chapter 4 account reporting requirement. Vo also may have a filing requirement. See the Instructions for Form 8938. Account number. May show an account or other unique number the payer assigned to distinguish your account. Box 1a. Shows total ordinary dividends that are taxable. Include this amount on the "Ordinary dividends" line of Form 1040 or 1040-SR, Also, report it on Schedule B (Form 1040 or 1040-SR), if required.

Box 1b. Shows the portion of the amount in box 1a that may be eligible for reduced capital gains rates. See the Instructions for Forms 1040 and 1040-SR for how to determine this amount and where to report.

The amount shown may be dividends a corporation paid directly to you as a participant (or beneficiary of a participant) in an employee stock ownership plan (ESOP). Report it as a dividend on your Form 1040 or 1040-SR but treat it as a plan distribution, not as investment income, for any other purpose.

Box 2a. Shows total capital gain distributions from a regulated investment company (RIC) or real estate investment trust (REIT). See How To Report in the Instructions for Schedule D (Form 1040 or 1040-SR). But, if no amount is shown in boxes 2c and 2d and your only capital gains and tolesses are capital gain distributions, you may be able to report the amounts shown in box 2a on your Form 1040 or 1040-SR rather than Schedule D. See the Instructions for Forms 1040 and 1040-SR. Box 2b. Shows the portion of the amount in box 2a that is unrecaptured section 1250 gain from certain depreciable real property. See the Unrecaptured Section 1250 Gain Worksheet in the Instructions for Schedule D (Form 1040 or 1040-SR). Box 2c. Shows the portion of the amount in box 2a that is section 1202 gain from occation may be also be subject to an exclusion. See the Schedule D (Form 1040 or 1040-SR) instructions for Schedule D (Form 1040 or 1040-SR). Box 2d. Show

BOX 6. Shows your strate or expenses or a management of the control of the contro

Instructions for Form 1040 and 1040-SR for where to report. This amount may be subject to backup witnnoiding. See DUX 4 above.

Box 12. Shows exempt-interest dividends subject to the alternative minimum tax. This amount is included in box 11. See the Instructions for Form 6251.

Boxes 13–15. State income tax withheld reporting boxes.

Nominees. If this form includes amounts belonging to another person, you are considered a nominee recipient. You must file Form 1099-DIV (with a Form 1099-DIV (with a Form 1099-DIV to each. A spouse is not required to file a nominee return to show amounts owned by the other spouse. See the 2020 General instructions for Certain Information Returns.

1099-INT OMB # 1545-0112

The information provided may be different for covered and noncovered securities. For a description of covered securities, see the Instructions for Form 8949. For a taxable covered security acquired at a premium, unless you notified the payer in writing in accordance with Regulations section 1.6045-1(n)(5) that you did not want to amortize the premium under section 171, of ror a tax-exempt covered security acquired at a premium, your payer generally must report either (1) a net amount of interest that reflects the offset of the amount of interest paid to you by the amount of premium amortization allocable to the payment(s) or (2) a gross amount for both the interest paid to you and the premium amortization allocable to the payment(s) or (3) or payer that you did not want to amortize the premium on a taxable covered security, then your payer will only report the gross

reflects the offset of the amount of interest paid to you by the amount of premium amortization allocable to the payment(s) or (2) a gross amount for both the interest paid to you and the premium amortization allocable to the payment(s). If you did notify your payer that you did not want to amortize the premium on a taxable covered security, then your payer will only report the gross amount of interest paid to you. For a noncovered security acquired at a premium, your payer is only required to report the gross amount of interest paid to you.

FATCA filing requirement. If the FATCA filing requirement box is checked, the payer is reporting on this Form 1099 to satisfy its chapter 4 account reporting requirement. You also may have a filing requirement. See the Instructions for Form 8938.

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

Box 1. Shows taxable interest paid to you during the calendar year by the payer. This does not include interest shown in box 3. May also show the total amount of the credits from clean renewable energy bonds, new clean readable energy bonds, qualified energy conservation bonds, qualified zone academy bonds, qualified school construction bonds, and build America bonds that must be included in your interest income. These amounts were treated as paid to you during 2020 on the credit allowance dates (March 15, June 15, September 15, and December 15). For more information, see Form 8912. See the instructions above for a taxable covered security acquired at a premium.

Box 2. Shows interest or principal forfeited because of early withdrawal of time savings. You may deduct this amount to figure your adjusted gross income on your income tax return. See the instructions for Forms 1040 and 1040-SR to see where to lake the deduction.

Box 3. Shows interest on U.S. Savings Bonds, Treasury bills, Treasury bonds, and Treasury notes. This may or may not all be taxable. See Pub. 550. This interest is exempt from state and local income taxe

section 1276(b). Report the accrued market discount on your income tax return as directed in the instructions for Forms 1040 and 1040-SR. Market discount on a tax-exempt security is includible in taxable income as interest income. Box 11. For a taxable covered security (other than a U.S. Treasury obligation), shows the amount of premium amortization allocable to the interest payment(s), unless you notified the payer in writing in accordance with Regulations section 1.6045-110(5) that you did not want to amortize bond premium under section 171. If an amount is reported in this box, see the Instructions for Schedule B (Form 1040 or 1040-SR) to determine the net amount of interest includible in income on Form 1040 or 1040-SR with respect to the security. If an amount is not reported in this box for a taxable covered security acquired at a premium and the payer is reporting premium amount is one to so that see the security acquired at a premium and the payer is reporting premium amortization, the payer has reported a net amount of interest in box 1. If the amount in box 11 is greater than the amount of interest paid on the covered security, see Regulations section 1.617-12(a)(4).

Box 12. For a U.S. Treasury obligation that is a covered security, shows the amount of premium amortization allocable to the interest payment(s), unless you notified the payer in writing in accordance with Regulations section 1.6045-11(n)(5) that you did not want to amortize bond premium under section 171. If an amount is reported in this box, see the Instructions for Schedule B (Form 1040 or 1040-SF) to determine the net amount of interest includible in income on Form 1040 or 1040-SF8 with respect to the U.S. Treasury obligation, if an amount is not reported in this box for a U.S. Treasury obligation that is a covered security acquired at a premium and the payer is reported in the sox of the U.S. Treasury obligation is a covered security and the amount of interest paid on the U.S. Treasury obligation is a covered security and the amount

issued for the bond(s).

Boxes 15-17. State tax withheld reporting boxes.

Boxes 19-17: State tax with left reporting boxes.

Nominess, 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 the 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 "fler." A spouse is not required to file a nominee return to show amounts owned by the other spouse.

1099-MISC OMB # 1545-0115

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

FATCA filling requirement. If the FATCA filling requirement box is checked, the payer is reporting on this Form 1099 to satisfy its chapter 4 account reporting requirement. You may also have a filling requirement. See the Instructions for Form 8938. Amounts shown may be subject to self-employment (SE) tax. If your net income from SE is \$400 or more, you must file a return and compute your SE tax on Schedule SE (Form 1040 or 1040-SR). See Pub. 334 for more information. Note: If you are still receiving payments on which no income, social security, and Medicare taxes are withheld, you should make estimated tax payments. See Form 1040-ES (or Form 1040-ES-NR). Individuals must report these amounts as explained in the box 14 instructions on this page. Corporations, fiduciaries, or partnerships must report the amounts on the proper line of their tax returns.

the box 14 instructions on this page. Corporations, fiduciaries, or partnerships must report the amounts on the proper line of their tax returns.

Form 1099-MISC incorrect? If this form is incorrect or has been issued in error, contact the payer. If you cannot get this form corrected, attach an explanation to your tax return and report your income correctly.

Box 1. Report rents from real estate on Schedule E (Form 1040 or 1040-SR). However, report rents on Schedule C (Form 1040 or 1040-SR). However, report payments for a good significant services to the tenant, sold real estate as a business, or rented personal property as a business. See Pub. 527.

Box 2. Report royallies from oil, gas, or mineral properties; copyrights; and patents on Schedule E (Form 1040 or 1040-SR). However, report payments for a working interest as explained in the Schedule E (Form 1040 or 1040-SR) instructions. For royalties on timber, coal, and iron ore, see Pub. 524.

Box 3. Generally, report this amount on the "Other income" line of Schedule 1 (Form 1040 or 1040-SR), or Form 1040-NR and identify the payment. The amount shown may be payments received as the beneficiary of a deceased employee, prizes, awards, taxable damages, Indian gaming profits, or other taxable income. See Pub. 525. If it is trade or business income, report this amount on Schedule C or F (Form 1040 or 1040-SR).

Box 4. Shows backup withholding or withholding on Indian gaming profits. Generally, a payer must backup withhold if you did not furnish your TIN. See Form W-9 and Pub. 505 for more information. Report this amount on your income tax return as tax

withheld.

Box 5. An amount in this box means the fishing boat operator considers you self-employed. Report this amount on Schedule C (Form 1040 or 1040-SR). See Pub. 334.

Box 6. For individuals, report on Schedule C (Form 1040 or 1040-SR).

Box 7. If checked, \$5,000 or more of sales of consumer products was sold to you on buy-sell, deposit-commission, or other basis. A dollar amount does not have to be shown. Generally, report any income from your sale of these products on Schedule C (Form 1040 or 1040-SR).

Box 8. Shows substitute payments in lieu of dividends or tax-exempt interest received by your broker on your behalf as a result of a loan of your securities. Report on the "Other income" line of Schedule 1 (Form 1040 or 1040-SR), or Form 1040-NR.

1040-NN.
Box 9. Report this amount on Schedule F (Form 1040 or 1040-SR).
Box 10. Shows gross proceeds paid to an attorney in connection with legal services. Report only the taxable part as income on your return

on your return. Box 12. May show current year deferrals as a nonemployee under a nonqualified deferred compensation (NQDC) plan that is subject to the requirements of section 409A plus any earnings on current and prior year deferrals. This amount is also shown in box 1 of Form 1099-NEC

Box 13. Shows your total compensation of excess golden parachute payments subject to a 20% excise tax. See your tax

Box 13. Shows your total compensation of excess goiden paracrute payments surject to a 2076 banded tax. So your term instructions for where to report.

Box 14. Shows income as a nonemployee under an NQDC plan that does not meet the requirements of section 409A. This amount is also included in box 1, form 1093-NEC as nonemployee compensation. Any amount included in box 1, form 1093-NEC as nonemployee compensation. Any amount included in box 12 that is currently taxable is also included in this box. This income is also subject to a substantial additional tax to be reported on Form 1040, 1040-SR, or 1040-NR. See the Instructions for Forms 1040 and 1040-SR, or the Instructions for Form 1040-NR. Boxes 15-17. Show state or local income tax withheld from the payments.

5498 OMB # 1545-0747

The information on Form 5498 is submitted to the IRS by the trustee or issuer of your individual retirement arrangement (IRA) to report contributions, including any catch-up contributions, required minimum distributions (RMDs), and the fair market value (FMV) of the account. For information about IRAs, see Pubs. 590-A, 590-B, and 560.

Account number. May show an account or other unique number the trustee or issuer assigned to distinguish your account. Box 1. Shows traditional IRA contributions for 2020 you made in 2020 and through April 15, 2021. These contributions may be deductible on your Form 1040 or 1040-SR. However, if you or your spouse was an active participant in an employer's pension plan, these contributions may not be deductible. This box does not include amounts in boxes 2-4, 8-10, 13a, and 14a. Box 2. Shows any rollover, including a direct rollover to a traditional IRA or Roth IRA, or a qualified rollover contribution (including a military death gratuity or SGLI payment) to a Roth IRA you made in 2020. It does not show any amounts you converted from your traditional IRA, SEP IRA, or SIMPLE IRA to a Roth IRA. They are shown in box 3. It does not show any late rollover contributions. They are shown in box 13a. See the Form 1040 or 1040-SR instructions for information on how to report rollovers. If you have ever made any nondeductible contributions by your traditional IRA or SEP IRA and you did not roll over the total distribution, use Form 8606 to figure the taxable amount. If property was rolled over, see Pub. 590-A. For a qualified rollover to a Roth IRA, also see Pub. 590-A.

over the total distribution, use Form 8606 to figure the taxable amount. If property was rolled over, see Pub. 590-A. For a qualified rollower to a Roth IRA, also see Pub. 590-A.

Box 3. Shows the amount converted from a traditional IRA, SEP IRA, or SIMPLE IRA to a Roth IRA in 2020. Use Form 8606 to figure the taxable amount.

Box 4. Shows amounts recharacterized from transferring any part of the contribution (plus earnings) from one type of IRA to another. See Pub. 590-A.

Box 5. Shows the FMV of all investments in your account at year end. However, if a decedent's name is shown, the amount reported may be the FMV on the date of death. If the FMV shown is zero for a decedent's name is shown, the amount reported may be the FMV of all investments in your account at year end. However, if a decedent's name is shown, the amount reported may be the FMV of all investments in your account at year end. However, if a decedent's name is shown, the amount reported may be the FMV of all investments in your account at year end. However, if a decedent's name is shown, the amount reported may be the FMV of all investments in your account at year end. However, if a decedent's name is shown, the amount allocable to the cost of life insurance. Subtract this amount from your allowable IRA contribution included in box 1 to compute your and a deduction.

Box 7. May show the kind of IRA reported mit FMV of the amount allocable to the cost of life insurance. Subtract this amount from your allowable IRA contributions made in 2021 for 2020. If made by your employer, do not deduct on your income tax return. Box 11. If the box is checked, you must take an RMD for 2021. An RMD may be required even if the box is not checked. If you do not take the RMD for 2021, you are subject to a 50% excise tax on the amount not distributed. See Pub. 590.

Box 12b. Shows the amount of a late rollover contribution made in 2020 and centified by the participant, or a postponed contribution made in 2020 and included amount for 2021 and centified by the parti