## Provident Funding® The Mortgage Price Leader

## **Annual Tax and Interest Statement**

Provident Funding P.O. Box 5914

Santa Rosa, CA 95402-5914

Toll Free Number (800) 696-8199

 Reporting Date
 12/31/2020

 Loan ID
 5826060175

 OMB No.
 1545-0901

Mortgage Interest Statement

Recipient Federal ID Number 77-0323586
Customer's Tax ID Number XXX-XX-8007

**Property Address** 

4116 176TH PLACE SE BOTHELL WA 98012



See 1098 and 1099 Instructions below and on back

FORM 1098 - Tax And Interest Informat	ion
1 Mortgage interest received from payer(s)/borrower(s)	5045.48
2 Outstanding Mortgage Principal as of January 1st, 2020	334522.80
3 Mortgage Origination Date	08/04/2016
4 Refund of Overpaid Interest	0.00
5 Mortgage Insurance Premiums	0.00
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.	X
8 Address or Description of Property Securing Mortgage	
	10
9 Number of Properties Securing the Mortgage	
10 Real Estate Taxes Paid	4382.66
11 Mortgage Acquisition Date	

## 2020

Principal Balance Inform	nation
Ending Principal Balance (as of 12/31/20)	0.00
Principal Applied in current reporting year	-334522.80
Negative Amortization	0.00
Assistance Amount	0.00

Escrow Inform	nation
Beginning Balance	2817.56
Deposits	7854.64
Property Taxes	-4382.66
Insurance	0.00
Other Disbursements	-6289.54
Ending Balance	0.00

Interest Paid Information	on
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.