

NBT BANK, N.A.
 52 SOUTH BROAD STREET
 NORWICH NY 13815
 (800) 628-2265

RECIPIENTS
 FEDERAL
 IDENTIFICATION NO.
 15-0395735

SIVA K THIRUMALASETTY
 33 WHITAKER DR
 COHOES NY 12047-4318

OMB NO. 1545-1380
 FORM 1098

PAYERS SOCIAL SECURITY NUMBER
 XXX-XX-0547

2020 MORTGAGE INTEREST STATEMENT

NOTE NUMBER	NOTE DATE	MATURITY DATE	CURRENT INT RATE	YEAR END BALANCE	INTEREST PAID	BEGINNING YEAR BALANCE	ORIGINATION DATE	INTEREST REFUNDED	MORTGAGE INSURANCE	MORTGAGE POINTS
* 5800266043	04-15-19	5-01-49	3.25000	232,160.36						
				7,631.78	BOX 1					
				237,053.94	BOX 2					
				4-15-19	BOX 3					
				.00	BOX 4					
				.00	BOX 5					
				.00	BOX 6					

BOX 7 - IS ADDRESS OF PROPERTY SECURING MORTGAGE SAME AS
 PAYER'S/BORROWER'S ADDRESS?
 IF YES, BOX IS CHECKED X
 IF NO, SEE BOX 8 BELOW

BOX 8 - ADDRESS OF PROPERTY SECURING MORTGAGE
 IF PROPERTY SECURING MORTGAGE HAS NO ADDRESS,
 BELOW IS THE DESCRIPTION OF THE PROPERTY

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YEAR END BALANCE
INTEREST PAID
BEGINNING YEAR BALANCE
ORIGINATION DATE
INTEREST REFUNDED
MORTGAGE INSURANCE
MORTGAGE POINTS

BOX 9 - NUMBER OF MORTGAGED PROPERTIES

.00 BOX 10
BOX 11

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2020 MORTGAGE INTEREST STATEMENT

NOTE NUMBER	NOTE DATE	MATURITY DATE	CURRENT INT RATE	YEAR END BALANCE INTEREST PAID BEGINNING YEAR BALANCE ORIGINATION DATE INTEREST REFUNDED MORTGAGE INSURANCE MORTGAGE POINTS
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- * BOX 1 - MORTGAGE INTEREST RECEIVED FROM PAYER(S)/BORROWER(S) **
 BOX 2 - OUTSTANDING MORTGAGE PRINCIPAL
 BOX 3 - MORTGAGE ORIGINATION DATE
 BOX 4 - REFUND OF OVERPAID INTEREST
 BOX 5 - MORTGAGE INSURANCE PREMIUMS
 BOX 6 - POINTS PAID ON PURCHASE OF PRINCIPAL RESIDENCE
 BOX 10 - REAL ESTATE TAXES PAID
 BOX 11 - MORTGAGE ACQUISITION DATE

THE INFORMATION IN BOXES 1 THROUGH 9 AND 11 IS IMPORTANT TAX INFORMATION AND IS BEING FURNISHED TO THE INTERNAL REVENUE SERVICE. 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 DID NOT REPORT THE REFUND OF INTEREST (BOX 4); OR BECAUSE YOU CLAIMED A NON-DEDUCTIBLE ITEM.

** 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.

THIS STATEMENT SERVES AS YOUR MORTGAGE INTEREST STATEMENT (FORM 1098).
 COPY B, FOR PAYER

KEEP FOR YOUR RECORDS