

We are in the process of creating and reviewing all borrower tax documents for the 2020 tax reporting year. We expect to have all tax documents in the mail by January 31st at the latest.


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RECIPIENT'S/LENDER'S name, address, and telephone number <b>BSI Financial Services.,</b> <b>P.O. Box 517</b> <b>Titusville, PA 16354-0517</b> <b>888-694-4665</b>		* <b>Caution:</b> 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.1545-0901  <b>2020</b>  Form 1098	<b>Mortgage Interest Statement</b>
RECIPIENT'S Federal Identification no. <b>XX-XXXXXXX</b>	PAYER'S social security number <b>XXX-XX-XXXX</b>	1 Mortgage interest received from payers(s)/borrower(s)* <b>\$ 857.94</b>		<b>Copy B</b> <b>For Payer/Borrower</b>
PAYER'S/BORROWER'S name <b>CHANDRAMOULISWARAN JANAARDHANAN</b> <b>14017 SIGNAL HILL DR</b> <b>LITTLE ELM</b> <b>TX 75068</b>		2 Points paid on purchase of principal residence <b>\$ 0.00</b>		The information in boxes 1, 2, and 3 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 or because you did not report this refund of interest on your return.
Account number <b>1201812718</b>		3 Refund of overpaid interest <b>\$ 0.00</b>		

Form 1098

(keep for your records)

Department of the Treasury - Internal Revenue Service

### Instructions for Payer/Borrower

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 3.

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 identification number.** For your protection, this form may show only the last four digits of your social security number (SSN), individual taxpayer identification number (ITIN), or adoption taxpayer identification number (ATIN). However, the issuer has reported your complete identification number to the IRS, and, where applicable, to state and/or local governments.

**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 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 2012 that accrued in full by January 15, 2013, this prepaid interest may be included in box 1.

However, you cannot deduct the prepaid amount in 2012 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.** Not all points are reportable to you. Box 2 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 2 may also be deductible. See Pub. 936 to figure the amount you can deduct.

**Box 3.** 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 3 amount on the "Other income" line of your 2012 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 4.** The interest recipient may use this box to give you other information, such as the address of the property that secures the debt, real estate taxes, or insurance paid from escrow.

\* These figures are for informational purposes only. Your IRS 1098 statements will be mailed to you by January 31, 2013 and will take precedence over this information.

\* The privacy and security of our customer's mortgage and personal information is an issue we take very seriously. For that purpose, we have removed any indication of our customer's social security identification from this website. Please feel free to print the attached statement and indicate our social security number in the box entitled, "Payer's Social Security Number."

\* The interest paid figure includes all interest payments received during the year by BSI Financial Services.

\* The interest figure reported on your IRS form 1098 may be different in the following situations:

If you prepaid your loan beyond February 1, 2013

If your loan has a third party subsidy/buydown

If your loan has negative amortization during the year

If your loan originated during 2012, the points and interest paid at closing may not be included.

If your loan was transferred to us, during the year, by another mortgage company, you should receive a separate 1098 statement from your previous servicer for all payments they received.

If you had prepaid interest from prior years this amount could be included in the total interest paid for the year if payments are for 2012 reporting.

If your loan was formally assumed or the name officially changed due to death or divorce in 2012, the figures listed may not be complete. Please refer to your January monthly account statement or contact customer service.

\* If you have questions about using this information in preparing your income taxes, please consult a tax advisor concerning the laws in your area.

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