



P.O. Box 1820
Dayton, OH 45401-1820
1-800-822-5626

2020 MORTGAGE INTEREST STATEMENT
Rev. 2020

7-749-23559-0021805-002-1-001-000-000-000



SAI KISHORE KUMAR# LAKKAMPALLY
47 EDRIS LN
MECHANICSBURG PA 17050-7815

**SUBSTITUTE FORM 1098
OMB NO. 1545-1380**

The information in boxes 1 through 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 nondeductible 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 that it was incurred by you, actually paid by you, and not reimbursed by another person.

Any late charges paid are included in the interest amount.

Recipient's/Lender's TIN

22-1146430

Payer's/Borrower's TIN

XXX-XX-9322

Payer's/Borrower's name

SAI KISHORE KUMAR# LAKKAMPALLY

Street address (including apt. no.); City or town; state or province, country, ZIP or foreign postal code

47 EDRIS LN, MECHANICSBURG PA 17050-7815

1. Mortgage interest received from payer(s)/borrower(s)*	2. Outstanding mortgage principal as of 1/1/2020	3. Mortgage origination date	4. Refund of overpaid interest	5. Mortgage insurance premiums
\$ 803.96	\$367,526.56	09/15/2020	\$0.00	\$
6. Points paid on purchase of principal residence	7. If address of property securing mortgage 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 (see instructions) 47 EDRIS LN MECHANICSBURG PA 17050		
\$ 0.00				
9. Number of properties securing the mortgage 1	10. Other 4022128853	11. Mortgage acquisition date 10/13/2020	Account number (see instructions) 1610009942	

AMOUNT DISBURSED		ENDING BALANCE	
REAL ESTATE TAXES	HAZARD INSURANCE	ESCROW	PRINCIPAL
\$0.00	\$0.00	\$2,293.64	\$366,851.64

The Ending Escrow Balance Funds are held for future disbursements.

If your loan was refinanced or acquired by PNC in 2020, you will receive an additional year end statement from your previous servicer.

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.

Box 2. Shows the outstanding 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.

CORRECTED (if checked)

RECIPIENT'S/LENDER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. AMERICAN FEDERAL MORTGAGE CORP. 360 ROUTE 24 CHESTER NJ 07930	*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.	OMB No. 1545-1380 <h1 style="text-align: center;">2020</h1> Form 1098
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Mortgage Interest Statement

Copy B

**For Payer/
Borrower**

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 nondeductible item.

(888) 321-4687		1 Mortgage interest received from payer(s)/borrower(s)* \$ 429.57	
RECIPIENT'S/LENDER'S TIN 22-2812732	PAYER'S/BORROWER'S TIN 424-63-9322	2 Outstanding mortgage principal \$	3 Mortgage origination date 09/15/2020
PAYER'S/BORROWER'S name, address, ZIP/postal code & country SAI KISHORE LAKKAMPALLY 47 EDRIS LN MECHANICSBURG PA 17050		4 Refund of overpaid interest \$	5 Mortgage insurance premiums \$
		6 Points paid on purchase of principal residence \$	
		7 <input checked="" type="checkbox"/> 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.	
9 Number of properties securing the mortgage		10 Other	
Account number (see instructions) 2007027927			

11 Mortgage acquisition date

Tax Statement for Forms 1098, 1099, 5498 for Year 2020

1098, Copy B, For Payer/Borrower, OMB #1545-1380
 1098-E, Copy B, For Borrower, OMB #1545-1576
 1099-DIV, Copy B, For Recipient, OMB #1545-0110
 1099-INT, Copy B, For Recipient, OMB #1545-0112
 1099-MISC, Copy B, For Recipient, OMB #1545-0115

1099-EO, Copy B, For Recipient, OMB #1545-1380
 1099-Q, Copy B, For Recipient, OMB #1545-1760
 1099-SA, Copy B, For Recipient, OMB #1545-1517
 5498, Copy B, For Participant, OMB #1545-0747
 5498-ESA, Copy B, For Beneficiary, OMB #1545-1815
 5498-SA, Copy B, For Participant, OMB #1545-1518

NAME, ADDRESS AND FEDERAL I.D. NO.
CUSTOMERS BANK
99 BRIDGE STREET
PHOENIXVILLE PA 19460

CUSTOMER NAME, ADDRESS
SAI KISHORE LAKKAMPALLY
506 LOUISA LN
MECHANICSBURG PA 17050

Payer's TIN 23-2892229
 Questions? (866) 686-9358

255D0100063989-1 001

FORM 1 OF 1

2020 FORM 1099-INT: INTEREST INCOME

Account Type	Account Number	Deposit ID	IRS Description	IRS Box#	Amount
Demand Deposit	00708111836 00001		Interest income	1	130.49
			Federal income tax w/h	4	0.00
TOTALS:			Interest income	1	130.49
			Federal income tax withheld	4	0.00

This 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 student loan interest. A person (including a financial institution, a governmental unit, and an educational institution) that receives interest payments of \$600 or more during the year on one or more qualified student loans must furnish this statement to you.

You may be able to deduct student loan interest that you actually paid in 2020 on your income tax return. However, you may not be able to deduct the full amount of interest reported on this statement. Do not contact the recipient/lender for explanations of the requirements for (and how to figure) any allowable deduction for the interest paid. Instead, for more information, see Pub. 970, and the Student Loan Interest Deduction Worksheet in the Instructions for Forms 1040 and 1040-SR.

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

Box 1. Shows the interest received by the lender during the year on one or more student loans made to you. For loans made on or after September 1, 2004, box 1 must include loan origination fees and capitalized interest received in 2020. If your loan was made before September 1, 2004, you may be able to deduct loan origination fees and capitalized interest not reported in box 1.

Box 2. If checked, indicates that loan origination fees and/or capitalized interest are not included in box 1 for loans made before September 1, 2004. See Pub. 970 for how to figure any deductible loan origination fees or capitalized interest.

Future developments. For the latest information about developments related to Form 1098-E and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form1098E.

TAXPAYER TIN
 ***-**-9322

(keep for your records)
 www.irs.gov/Form
 For Form 1099-DIV, INT, MISC, OID, and Q. This 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 this income is taxable and the IRS determines that it has not been reported.
 Form 1099-OID. This may not be the correct figure to report on your income tax return. See instructions on the back.
 Form 1098 - 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.
 Form 1098 - 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.

Department of the Treasury - Internal Revenue Service

1098-E - OMB #1545-1576
 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.
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.

1098-E - 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.
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.

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 mortgage, home equity loan, or line of credit. 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 8336. If the interest was paid on a mortgage, home equity loan, or line of credit secured by a qualified residence, you can only deduct the interest paid on acquisition indebtedness, and you may be subject to a deduction limitation.

d Control number 007620209720	1 Wages, tips, other compensation 64440.00	2 Federal income tax withheld 3849.76
OMB No. 1545-0008	3 Social security wages 64440.00	4 Social security tax withheld 3995.28
	5 Medicare wages and tips 64440.00	6 Medicare tax withheld 934.38

c Employer's name, address, and ZIP code
Trustminds Inc.
1681 East Auburn Road, Suite G
Rochester, MI 48307

7 Social security tips	8 Allocated tips	9
10 Dependant care benefits	11 Nonqualified plans	12a
12b	12c	12d

b Employer identification number (EIN) 80-0367504	a Employee's social security number 228-17-9720
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13 Statutory employee	Retirement plan	Third-party sick pay	14 Other PA SUTA	38.66
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e Employee's first name and initial Last name Suff
Vandana Dhodlolla
47 Edris Lane
Mechanicsburg PA 17050

This information is being furnished to the Internal Revenue Service. If you are required to file a tax return, a negligence penalty or other sanction may be imposed on you if this income is taxable and you fail to report it.

f Employee's address, and ZIP code

2020	15 State PA	Employer's state ID number 821559004	16 State wages, tips, etc. 64440.00
Form W-2 Wage and Tax Statement	17 State income tax 1978.29	18 Local wages, tips, etc.	
Copy C-For EMPLOYEE'S RECORDS (See Notice to Employee on back of Copy B.)	19 Local income tax	20 Locality name	

d Control number 007620209720	1 Wages, tips, other compensation 64440.00	2 Federal income tax withheld 3849.76
OMB No. 1545-0008 This information is being furnished to the Internal Revenue Service.	3 Social security wages 64440.00	4 Social security tax withheld 3995.28
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Trustminds Inc.
1681 East Auburn Road, Suite G
Rochester, MI 48307

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47 Edris Lane
Mechanicsburg PA 17050

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Form W-2 Wage and Tax Statement	17 State income tax 1978.29	18 Local wages, tips, etc.	
Copy B-To Be Filed With Employee's FEDERAL Tax Return	19 Local income tax	20 Locality name	

d Control number 007620209720	1 Wages, tips, other compensation 64440.00	2 Federal income tax withheld 3849.76
OMB No. 1545-0008	3 Social security wages 64440.00	4 Social security tax withheld 3995.28
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Trustminds Inc.
1681 East Auburn Road, Suite G
Rochester, MI 48307

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10 Dependant care benefits	11 Nonqualified plans	12a See instructions for box 12
12b	12c	12d

b Employer identification number (EIN) 80-0367504	a Employee's social security number 228-17-9720
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13 Statutory employee	Retirement plan	Third-party sick pay	14 Other PA SUTA	38.66
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Vandana Dhodlolla
47 Edris Lane
Mechanicsburg PA 17050

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2020	15 State PA	Employer's state ID number 821559004	16 State wages, tips, etc. 64440.00
Form W-2 Wage and Tax Statement	17 State income tax 1978.29	18 Local wages, tips, etc.	
Copy 2-To Be Filed With Employee's State, City, or Local Income Tax Return.	19 Local income tax	20 Locality name	

d Control number 007620209720	1 Wages, tips, other compensation 64440.00	2 Federal income tax withheld 3849.76
OMB No. 1545-0008	3 Social security wages 64440.00	4 Social security tax withheld 3995.28
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1681 East Auburn Road, Suite G
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13 Statutory employee	Retirement plan	Third-party sick pay	14 Other PA SUTA	38.66
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e Employee's name, address, and ZIP code
Vandana Dhodlolla
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Mechanicsburg PA 17050

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Copy 2-To Be Filed With Employee's State, City, or Local Income Tax Return.	19 Local income tax	20 Locality name	