

FIFTH THIRD BANK, N.A.  
 5001 Kingsley Drive  
 MD 1MOBAT  
 Cincinnati, OH 45263

225

**VASANTH AYOTHIRAMAN**  
**1524 BUNESCU CT**  
**BUFFALO GROVE IL 60089-1249**

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.  <b>FIFTH THIRD BANK, N.A.</b> <b>5001 Kingsley Drive</b> <b>MD 1MOBAT</b> <b>Cincinnati, OH 45263</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.		<b>OMB No. 1545-1380</b>  <b>2020</b>  Form <b>1098</b>		<b>Mortgage Interest Statement</b>	
		<b>1</b> Mortgage interest received from payer(s)/borrower(s)* \$6,648.82				<b>Copy B For Payer/Borrower</b>	
RECIPIENT'S/LENDER'S TIN <b>31-0676865</b>		PAYER'S/BORROWER'S TIN xxx-xx-3669		<b>2</b> Outstanding mortgage principal \$276,000.00		<b>3.</b> Mortgage origination date 07/20/2019	
PAYER'S/BORROWER'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code  <b>VASANTH AYOTHIRAMAN</b> <b>1524 BUNESCU CT</b> <b>BUFFALO GROVE, IL, 60089-1249</b>				<b>4</b> Refund of overpaid Interest \$.00		<b>5</b> Mortgage insurance premiums \$.00	
				<b>6</b> Points paid on purchase of principal residence \$.00		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 nondeductible item.	
				<b>7</b> <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.			
<b>9</b> Number of properties securing the mortgage 01		<b>10</b> Other Real Estate Taxes Pd. \$5,882.85		<b>8</b> Address or description of property securing mortgage (see instructions)			
Account number (see instructions) <b>0320613862</b>						<b>11</b> Mortgage acquisition date	

Form **1098**

(Keep for your records)

www.irs.gov/Form1098

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 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.

**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 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 8396. 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.

**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.

**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 itemized deductions in the year(s) you paid the interest, you may have to include part or all of the box 4 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 description of the property securing the mortgage.

**Box 9.** If more than one property secures 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.

**Future developments.** For the latest information about developments related to Form 1098 and its instructions, such as legislation enacted after they were published, go to [www.irs.gov/Form1098](http://www.irs.gov/Form1098).

Fifth Third Bank  
 5001 Kingsley Drive  
 MD 1MOBAT  
 Cincinnati, OH 45263  
 Phone: (800) 972-3030



FIFTH THIRD BANK

Page Number  
 Statement Date  
 Account Number

2 of 2  
 DECEMBER 31, 2020  
 \*\*\*\*\*3862

VASANTH AYOTHIRAMAN  
 MARULVIZHI NESAMONY  
 1524 BUNESCU CT  
 BUFFALO GROVE, IL 60089-1249

**Mortgage History Statement**

TR CODE	DUE DATE	POST DATE	TRANSACTION AMOUNT	INTEREST PAID	PRINCIPAL PAID	PRINCIPAL BALANCE AFTER TRANSACTION	ESROW/IMPOND PAID	ESCROW/IMPOND BALANCE AFTER TRANS. CONSTRUCTION INT. RATE	LATE CHARGE	OPTIONAL INSURANCE - CONSTRUCTION UNDISB. ACCT. BAL.	UNAPPLIED FUNDS
AP	01/01/20	01/03	2627.38	802.70	819.75	275180.25	1004.93	6029.58	.00	.00	.00
CTA	01/01/20	01/07	180.25	.00	180.25	275000.00	.00	6029.58	.00	.00	.00
AP	02/01/20	02/05	2627.38	799.79	822.66	274177.34	1004.93	7034.51	.00	.00	.00
CTA	02/01/20	02/06	177.34	.00	177.34	274000.00	.00	7034.51	.00	.00	.00
AP	03/01/20	03/05	2627.38	796.88	825.57	273174.43	1004.93	8039.44	.00	.00	.00
CTA	03/01/20	03/06	174.43	.00	174.43	273000.00	.00	8039.44	.00	.00	.00
AP	04/01/20	04/03	2627.38	793.98	828.47	272171.53	1004.93	9044.37	.00	.00	.00
CTA	04/01/20	04/06	171.53	.00	171.53	272000.00	.00	9044.37	.00	.00	.00
AP	05/01/20	05/05	2627.38	791.07	831.38	271168.62	1004.93	10049.30	.00	.00	.00
CTA	05/01/20	05/07	168.62	.00	168.62	271000.00	.00	10049.30	.00	.00	.00
E90	05/01/20	05/13	-5882.85	COUNTY TAX		271000.00	-5882.85	4166.45	.00	.00	.00
AP	06/01/20	06/05	2627.38	788.16	834.29	270165.71	1004.93	5171.38	.00	.00	.00
CTA	06/01/20	06/08	165.71	.00	165.71	270000.00	.00	5171.38	.00	.00	.00
E20	06/01/20	06/24	-1442.00	HAZARD INS		270000.00	-1442.00	3729.38	.00	.00	.00
AP	07/01/20	07/03	2627.38	785.25	837.20	269162.80	1004.93	4734.31	.00	.00	.00
CTA	07/01/20	07/06	162.80	.00	162.80	269000.00	.00	4734.31	.00	.00	.00
PF	07/01/20	08/14	271587.35	1090.99	269000.00	.00	1496.36	6230.67	.00	.00	.00
FP	07/01/20	08/14	60.00	RECORDING FEE		.00	.00	.00	.00	.00	.00
SRA	07/01/20	08/14	2627.38	.00	.00	.00	.00	6230.67	.00	.00	2627.38
SR0	07/01/20	08/19	-2627.38	.00	.00	.00	.00	6230.67	.00	.00	-2627.38
E08	07/01/20	08/24	-6230.67	PAYOFF SURPLU S		.00	-6230.67	.00	.00	.00	.00

**TRANSACTION CODES**

AA - Administrative Adjustment	AAD - Deferred Items Adjustment	AP/PA/RP - Regular Payment	CP - Capitalization of Interest
CR - Cash Payment Applied to Account	CT/CTA/CWA/CWP - Curtailment Posted	CTR - Curtailment Reversal Posted	ED - Escrow Disbursement
EI/EIL/EIP - Interest on Escrow Paid	EIS - Interest on Escrow - Service Release	E00 - E09 & M00-M99 - Escrow Refund to Mortgagor	
E10 - E29 - Hazard Insurance Premium Paid	E30 - E39 - Credit/Optional Paid	E40 - E59 - Mortgage Insurance Premium Paid	
E60 - E69 - Credit/Optional Premium Paid	E70 - E89 - Misc. Premium Paid	E90 thru E99 - Real Estate Taxes Paid	FB - Fee Billed
FC - Foreclosure	FE/FEA/FP - Fee Paid	FR - Reversal of Fee Paid by Mortgagor	FS - Service Release
FW - Foreclosure Without Cash	FWA/FWP - Payment of Billed Fee	FWV - Fee Payment Reversed/Waived	GP - Government Subsidy Payment
LCW - Late Charge Waiver	LDI - Interest on Loss Draft Funds	MDI - Modified Deferred Items	PA - Payment
PF/PFL - Payoff Posted	PP - Partial Payment	PR/PRL/PRO/PRP/PRR - Payment Reversal	
PT - Reapplication of Payment	RC/RCA - REO Curtailment	RCR - REO Curtailment Reversal	RO - REO Payment
RP - Regular Payment	RR - REO Reversal	RSR - REO Single Receipt	RT - Payment Reversal
R00 - R99 - Receipt to Escrow Balance	SDI - Deferred Items Single Item Receipt	SPO - Short Payoff	SR/SR0 - Cash/Non-Cash Application
SR1 - SR9 - Reversal	SRA/SRL/SWA/SWP - Single Item Receipt	SRB - Buy-down Balance Adjustment	SV/SVT - Service Release
SVC - Service Release Curtailment	SVP - Service Release Principal	UI - Uncollected Item	UIE - Uncollected Late Charges
WFB/WFF/WFL/WFR - Fee Write-Off	WI - Write-Off Interest	WP - Write-Off Principal	WRD - Write-Off Deferred Items
WRB/WRF/WRL/WRR - Balance Write-Off			

**Customer Inquiries**

Please contact Fifth Third Bank's Customer Service Department at 1-800-972-3030, Monday through Friday, 7 a.m. to 8 p.m. ET.

**Error Resolution Procedures**

If you believe there is an error on your statement, please write us at the address below. Include your name and loan number, along with the error you are inquiring about and explain as clearly as you can why you believe there is an error. Fifth Third Bank, 5050 Kingsley Drive MD 1MOCFP, Cincinnati OH 45263.

**Important Bankruptcy Information:** If you or your accounts are subject to pending bankruptcy proceedings, or if you received a bankruptcy discharge, this statement is for informational purposes only and is not an attempt to collect a debt.

LIDN 3728

Fifth Third Bank, National Association. Member FDIC. Equal Housing Lender. Fifth Third and Fifth Third Bank are registered service marks of Fifth Third Bancorp.

MTG201 / FTBW / 20210115 / 1N17 / 546107

**This page intentionally left blank.**