

RECIPIENT'S/LENDER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. NEWREZ LLC DBA SHELLPOINT MORTGAGE SERVICING P. O. BOX 10826 GREENVILLE, SC 29603-0826 CUSTOMER SERVICE 866-317-2347	*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 <div style="font-size: 2em; font-weight: bold; text-align: center;">2020</div> Form 1098	Mortgage Interest Statement											
PAYER'S/BORROWER'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code 4-811-13115-0120307-001-000-000-000-000 RAAJA KONERI NAGARAJAN 1218 APPIAN WAY MURFREESBORO, TN 37128	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:50%;">1 Mortgage interest received from payer(s)/borrower(s)* \$ 8,311.80</td> <td style="width:50%;">3 Mortgage origination date 11/22/2019</td> </tr> <tr> <td>2 Outstanding mortgage principal \$ 284,000.00</td> <td>5 Mortgage insurance premiums \$ 284.04</td> </tr> <tr> <td>4 Refund of overpaid interest \$</td> <td>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. <input type="checkbox"/></td> </tr> <tr> <td>6 Points paid on purchase of principal residence \$</td> <td>8 Address or description of property securing mortgage (see instructions) 1218 APPIAN WAY MURFREESBORO TN 37128</td> </tr> <tr> <td>9 Number of properties securing the mortgage</td> <td>10 Other \$1,799.00 Taxes Paid</td> </tr> <tr> <td>11 Mortgage acquisition date</td> <td>Account number (see instructions) 0579648360</td> </tr> </table>	1 Mortgage interest received from payer(s)/borrower(s)* \$ 8,311.80	3 Mortgage origination date 11/22/2019	2 Outstanding mortgage principal \$ 284,000.00	5 Mortgage insurance premiums \$ 284.04	4 Refund of overpaid interest \$	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. <input type="checkbox"/>	6 Points paid on purchase of principal residence \$	8 Address or description of property securing mortgage (see instructions) 1218 APPIAN WAY MURFREESBORO TN 37128	9 Number of properties securing the mortgage	10 Other \$1,799.00 Taxes Paid	11 Mortgage acquisition date	Account number (see instructions) 0579648360	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.
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RECIPIENT'S/LENDER'S TIN 38-3931971	PAYER'S/BORROWER'S TIN XXX-XX-9196													

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.



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.

Private Mortgage Insurance Disclosure

Private Mortgage Insurance: Your mortgage loan requires private mortgage insurance ("PMI"). PMI protects lenders and others against financial loss when borrowers default. Charges for the insurance are added to your loan payments. Under certain circumstances, federal law gives you the right to cancel PMI or requires that PMI automatically terminate. Cancellation or termination of PMI does not affect any obligation you may have to maintain other types of insurance.

Borrower requested cancellation of PMI: You have the right to request that PMI be canceled on or after either of these dates: (1) the date the principal balance of your loan is first scheduled to reach 80% of the original value of the property or (2) the date the principal balance actually reaches 80% of the original value of the property. PMI will only be canceled on these dates if (1) you submit a written request for cancellation; (2) you have a good payment history; and (3) we receive, if requested and at your expense, evidence that the value of the property has not declined below its original value and certification that there are no subordinate liens on the property. A "good payment history" means no payments 60 or more days past due within two years and no payments 30 or more days past due within one year of the cancellation date. "Original value" means the lesser of the contract sales price of the property or the appraised value of the property at the time the loan was closed.

Automatic termination of PMI: If you are current on your loan payments, PMI will automatically terminate on the date the principal balance of your loan is first scheduled to reach 78% of the original value of the property. If you are not current on your loan payments as of that date, PMI will automatically terminate when you thereafter become current on your payments. In any event, PMI will not be required on your mortgage loan beyond the date that is the midpoint of the amortization period for the loan if you are current on your payments on that date.

For Further information about PMI cancellation: To determine if you can cancel the PMI on your loan, contact us at P.O. Box 10826, Greenville, SC 29603-0826, 866-317-2347.

FEE SCHEDULE

The following list provides general information on common non-state specific costs that could be associated with servicing your mortgage loan. It is not a complete list of all costs that could be assessed to such an account. This schedule is provided for informational purposes only.

Type of Fee	Description	From	To ¹
Late Charge Fee	Assessed for payments received after the due date and expiration of any applicable grace period	Up to 5% ¹	
NSF or Returned Check Fee	Fee assessed when a payment is rejected by your bank upon second presentment	\$0	\$50 ¹
Prepayment Fee	A fee that may be required, based on your loan documents, if you prepay the loan	See Loan Documents ²	
Property Valuation Fee	Fee charged if we are required to determine the condition and value of your home; may be in the form of a Broker Price Opinion, appraisal, or other Valuation of Property	\$80	\$450
Property Inspection Fee	Fee charged if we are required to determine the condition of your property	\$0	\$50
Appraisal Fee	Fee charge to conduct an appraisal of fair market value based on an inspection of the interior and/or exterior of a property.	\$95	\$1,000
Property Preservation Fee	If the property is vacant and/or abandoned services may be provided to treat and prevent damages to the property per service needed	\$5	\$3,000
Field Visit Fee	Fee charged if we are required to send a field agent to deliver a notice and determine the occupancy status of the property	\$40	\$60
Partial Release/Land Transaction/Trust Fee	Fee charged for processing, evaluating and approving requests to release or modify collateral	\$0	\$250
Lien Release Fee	Fee charged at payoff for preparing the documents to release the lien on your property	\$0	\$100
Recording Fee	Fee charged by the county clerk to record the release or satisfaction of lien at payoff	\$0	\$1,000 ³
Subordination Fee	Charge for making a lien on a property subject or junior to a priority lien	\$0	\$300
Breach Letter Fees	Fee charged to send letters because of a default on your loan	\$0	\$35
Bankruptcy Fees and Costs	Fee charged once a bankruptcy is filed, attorney costs may be incurred as part of the bankruptcy process per action needed	\$0	\$2,000
Litigation Fees and Costs	Fee charged as a result of litigating a claim against borrower	\$350	\$20,000
Attorney Fees and Costs	Fee charges to compensate attorney for services rendered	\$30	\$35,000

The frequency of the costs will depend on how often services are requested or required, your payment status, and both investor and legal requirements.

The fees below will be imposed for services you request. You will be asked to agree to pay these charges at the time you request the service.

Type of Fee	Description	From	To ¹
Convenience Fee	Fee charged for making a payment by phone with an agent or over the internet	\$0	\$20
Loan Document Fee	Fee charged for documentation that is an over burdensome volume of document copy request for loan documents.	\$0	\$5 per doc
Deed of Trust Copy Fee	Fee charged for a copy of the Deed of Trust or Mortgage	\$0	\$8
Amortization Schedule	Fee charged for a copy of the Amortization Schedule. (Please note that we are unable to provide an amortization schedule on daily simple interest loans and option ARM loans)	\$0	\$10
Recasting Fee	Fee charged for recasting (or re-amortize) the loan after an additional sum of money to substantially reduce the UPB of the loan and lower the monthly payment	\$0	\$300
3rd Party Verification Fee	Fee charged to provide a verification of mortgage to a third party	\$0	\$10
Title Search Fee	Fee charged as a result of performing a title search	\$125	\$150
Expedited Payoff Fee	An expedited payoff service fee is charged for receiving a written payoff demand by fax or other expedited means, if allowable by state law. Standard payoff statements via USPS standard mail will not incur a fee.	\$0	\$60
Expedited Document Fee	Charged when a document is prepared and sent via fax or certified mail to the borrower or an authorized third party.	\$0	\$10
Assumption Fee	Fee charged for the processing of a loan assumption.	\$0	\$2,000

¹The maximum fee allowable varies according to state law and will not exceed state allowable limits.

² The prepayment fee, if applicable, is dictated by state law, is usually calculated based on a percentage of your loan amount, and can vary widely. Accordingly, a more accurate prepayment fee estimate can be found in your loan documents.

³ Recording fees vary by state and county. NewRez LLC will follow the fee schedule, adopted by the county and state you reside in, which applies to your loan.

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt: please be advised that this notice is for informational purposes only. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code.

Enroll in paperless billing statements by visiting our website at www.newrez.com.

Statements can be viewed, saved, and printed on demand!

✓Convenient ✓Secure ✓Fast ✓Eco-Friendly

4-811-13115-0120307-001-4-000-000-000-000

Please read the following important notices as they may affect your rights.

NewRez LLC dba Shellpoint Mortgage Servicing is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. NewRez LLC dba Shellpoint Mortgage Servicing's NMLS ID is 3013.

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt: please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against the collateral property, which has not been discharged in your bankruptcy.

Attention Servicemembers and Dependents: The federal Servicemembers Civil Relief Act and certain state laws provide important protections for you, including interest rate protections and prohibiting foreclosure under most circumstances during and twelve months after the servicemember's military or other service. Counseling for covered servicemembers is available from Military OneSource (800-342-9647) and the United States Armed Forces Legal Assistance or other similar agencies. For more information, please visit the Military OneSource website www.militaryonesource.mil/.

Notice of Error or Information Request Address

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Informational Request, please write to us at the following address: NewRez LLC P.O. BOX 10826, GREENVILLE, SC 29603-0826.

NewRez LLC utilizes third-party providers in connection with the servicing of your loan, but NewRez LLC remains responsible for all actions taken by third-party providers.

A successor in interest is someone who acquires an ownership interest in a property secured by a mortgage loan by transfer upon the death of a relative, as a result of a divorce or legal separation, through certain trusts, between spouses, from a parent to a child, or when a borrower who is a joint tenant or tenant by the entirety dies. If you are a successor in interest, or you think you might be, please contact by phone, mail or email to start the confirmation process.

Our system of record has your preferred language as English.

If you prefer to receive communication in a language other than English, please contact us at 866-317-2347 to speak with a translator in your preferred language about the servicing of your loan or a document you received.

Si prefiere recibir las comunicaciones en otro idioma que no sea el inglés, por favor, contáctenos en el 866-317-2347 para hablar con un traductor en el idioma de su preferencia sobre la gestión de su préstamo o cualquier documento que haya recibido.

如果您要使用英语以外的其他语言进行交流，请致电 866-317-2347，

我们将根据您的首选的语言安排相应的译员，与您就贷款服务事项或您所接收的文件进行商讨。

Please note that we operate as NewRez Mortgage LLC dba Shellpoint Mortgage Servicing in Arkansas and Texas.

This collection agency is licensed by the collection service board, State Department of Commerce and Insurance, 500 James Robertson Parkway, Nashville, Tennessee 37243.

Esta agencia de cobranza está autorizada por la junta de servicio de cobranza, el Departamento de Comercio y Seguros del Estado, 500 James Robertson Parakway, Nashville, Tennessee 37243.

FACTS**WHAT DOES NEWREZ LLC DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security Number and income
- credit history and credit scores
- account balances and payment history

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons NewRez LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does NewRez share?	Can you limit this sharing?
For our everyday business purposes: such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing

- Call **866-317-2347** to speak to a representative
- Mail the form below

Please note: If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

Questions?

Call us at **866-317-2347** or go to www.newrez.com

Mark any/all you want to limit:

- Do not share my personal information with other financial institutions to jointly market to me.
- Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- Do not allow your affiliates to use my personal information to market to me.
- Do not share my personal information with nonaffiliates to market their products and services to me.

Name	_____
Address	_____ _____ _____
City, State, Zip	_____
Loan #	0579648360

Mail to:

NEWREZ LLC DBA SHELLPOINT
MORTGAGE SERVICING
P.O. BOX 10826
GREENVILLE, SC 29603-0826

What we do	
How does NewRez LLC protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does NewRez LLC collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • apply for a loan or give us your income information • provide account information or provide employment information • show your driver's license We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes - information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include: <ul style="list-style-type: none"> • Our affiliates include companies with a <i>SHELTER MORTGAGE COMPANY, L.L.C., SHELTER LENDING SERVICES, L.L.C., GUARANTY MORTGAGE SERVICES, LLC, CAPITAL PARTNERS MORTGAGE, LLC, SUMMIT HOME MORTGAGE, LLC, NEWREZ LLC, CAROLINA ONE MORTGAGE, LLC, PARTNERS UNITED FINANCIAL, LLC, CONWAY FINANCIAL SERVICES, LLC, NEWREZ COMMUNITY LENDING LLC, SHELTER HOME MORTGAGE, LLC, SYNERGY HOME MORTGAGE, LLC, MILESTONE HOME LENDING, LLC, PLUS RELOCATION MORTGAGE, LLC name; and nonfinancial companies, such as AVENUE 365 LENDER SERVICES, LLC, SHELLPOINT INSURANCE, LLC, AND ESTREET APPRAISAL MANAGEMENT COMPANY.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Nonaffiliates we share with can include FINANCIAL SERVICES COMPANIES, MORTGAGE COMPANIES, INSURANCE COMPANIES, DIRECT MARKETING COMPANIES, AND NON-PROFIT ORGANIZATIONS.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Our joint marketing partners include MORTGAGE LENDERS, HOME WARRANTY COMPANIES, PAYMENT ACCELERATOR SERVICE COMPANIES, INSURANCE COMPANIES, AND MAINTENANCE REFERRAL SERVICES.</i>
Other important information	
NewRez LLC P.O. BOX 10826 GREENVILLE, SC 29603-0826 Main Office NMLS ID #3013 Houston, TX Branch Office NMLS ID #1105392 Loan Number: 0579648360	Toll Free Phone: 866-317-2347 Toll Free Fax: 866-467-1137 Contact us online: www.newrez.com Hours of operation: Monday-Thursday: 8:00AM-10:00PM Friday: 8:00AM-10:00PM Saturday: 8:00AM-3:00PM
<p>For Vermont and California Residents Only: The information practices we have described above comply with federal law. Vermont and California laws place additional limits on sharing information about their residents. If you are a Vermont or California resident, we will automatically limit the disclosure of your information within and outside our family of companies as permitted or required by applicable law or regulation.</p> <p>For Nevada Residents Only: We are providing you this notice pursuant to state law. You may request to be placed on our internal Do Not Call list by calling, 866-317-2347. For more information on this Nevada law contact Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 East Washington Avenue, Suite 3900, Las Vegas, NV 89101; telephone number: 702-486-3132; email: BCPINFO@ag.state.nv.us; NewRez LLC, P.O. Box 10826, Greenville, SC 29603-0826</p> <p>Please note that we operate as NewRez Mortgage LLC dba Shellpoint Mortgage Servicing in Arkansas and Texas.</p>	