IPIENTSUENDER'S name, street address, city or town, state or province, country, ZIP or p postal code, and telephone no. U.S. BANK NATIONAL ASSOCIATION 4801 FREDERICA STREET OWENSBORO, KY 42301	<page-header><text><text><text><text><text><text><text><text><text></text></text></text></text></text></text></text></text></text></page-header>	U.S. Bank Home Mortgage P.O. Box 21948 Eagan, MN 55121 Home Mortgage	e	Live Custon Monday - Saturday	ct Inform ner Support: Friday 7 a.m 8 8 a.m 2 p.m. C d Saptigen altra	p.m. CT	umber 011	800-365-7772	
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		Total Interest Applied 2020 (Next Due Date: 01/01/21)							

ATTENTION

The terms of your mortgage require that adequate hazard insurance coverage be kept in full force and in effect at all times. In addition, if your mortgage requires flood insurance or if your property lies within a Special Flood Hazard Area, adequate flood insurance coverage must be kept in full force and in effect at all times.

Failure to maintain insurance coverage (hazard and/or flood) may result in U.S. Bank Home Mortgage lender placing insurance coverage. The cost of lender placed insurance will be charged to your account. Please be advised this type of insurance coverage is at a much higher premium rate and will not cover contents and replacement costs.

This disclosure is for your information only and not a notice of insurance being lender placed on your account.

If your home is located in California: Additional accountings may be requested by the mortgagor, trustor, or vendee pursuant to Civil Code 2954.

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 \$800 or 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 allowable as a 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.

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Payer's/Borrower's taxpayer identification number (TIN). For your protection, this form m 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.

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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 3596. 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 ternized 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 1640 or 1640-SR), No adjustment to your prior year(s) tax return(s) is necessary. For mone information, see Pub. 356 and *Interiade Deduction Recoversies* in Pub. 525. interest, you our 2020 Box 5. If an amount is reported in this box, it may qualify to be treated as deductible 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 substract seller-paid points from the basis of your residence. Other points not reported in box 6 may also be deductible. See Pu 936 to figure the amount you can deduct.

Box 7. If the address of the property securing the mortgage is the same as the pay 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 mortgag

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.