

## Annual Tax and Interest Statement

Reporting Date: 12/31/2020  
 Arvest Central Mortgage Company  
 801 John Barrow, Suite 1  
 Little Rock, AR 72205  
 Tax ID 62-1684387

Loan ID XXXX407661  
 Payer's/Borrower's TIN XXX-XX-3710

OMB No. 1545-1380      **Mortgage Interest  
 Statement  
 Form 1098**

# 2020

1-(844)-853-4374  
 Direct telephone no. of person to call with questions about this form

7113 0.4500 AB 0.428 21 1 264 \*\*\*\*\*AUTO\*\*ALL FOR AADC 07099

AKHILESHWAR R AENDAPALLY  
 6 EISENHOWER LANE  
 WOOD RIDGE NJ 07075-2147

Principal Balance Information	
Ending Principal Balance	\$0.00
Principal Applied	\$495,771.86
Negative Amortization	\$0.00
Assistance Amount	\$0.00

1098 Information	
1 Mortgage interest received from payer(s)/borrower(s) *	\$10,935.37
2 Outstanding mortgage principal	\$495,771.86
3 Mortgage origination date	10/08/2019
4 Refund of overpaid interest	\$0.00
5 Mortgage insurance premiums	\$664.16
6 Points paid on purchase of principal residence	\$0.00
8 Address or description of property securing mortgage (see instructions) ** 6 EISENHOWER LANE, WOOD-RIDGE, NJ 07075	
9 Number of properties securing the mortgage	
10 Other - Real estate taxes paid	\$1,248.30
11 Mortgage acquisition date	03/01/2020

Escrow Information	
Beginning Balance	\$4,825.86
Deposits	\$7,598.15
Property Taxes	\$1,248.30
Insurance	\$664.16
Other Disbursements	\$10,511.55
Ending Balance	\$0.00
Escrow Int /Div Paid	\$0.00
Escrow Int /Div Withheld	\$0.00
Int /Div On Loss Draft Paid	\$0.00
Int /Div on Loss Draft Withheld	\$0.00

**\*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.

### 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.

### 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 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).

RECIPIENT'S/LENDER'S name, address, and telephone no  Pulte Mortgage, LLC 7390 S. Iola Street Englewood, Co 80112 1-800-488-0053		*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  <b>2020</b>  Form 1098	<input type="checkbox"/> CORRECTED (if checked)
RECIPIENT'S/LENDER'S TIN  42-1554181	PAYER'S/BORROWER'S TIN  098-67-3710	1 Mortgage interest received from payer(s)/borrower(s)* \$ 2,898.07		<b>Copy B For Payer/ Borrower</b>  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.	
PAYER'S/BORROWER'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code  * 1787645 000002589 7072 AKHILESHWAR AENDAPALLY 6 EISENHOWER LANE WOOD-RIDGE NJ 07075		2 Outstanding mortgage principal \$ 497,346.91	3 Mortgage origination date 10/08/2019		
9 Number of properties securing the mortgage  10 Other		4 Refund of overpaid interest \$ .00	5 Mortgage insurance premiums \$ 249.06		
Account number (see instructions) 0004407661		11 Mortgage acquisition date	6 Points paid on purchase of principal residence \$ .00		
Form 1098 (Keep for your records)		www.irs.gov/Form1098		Department of the Treasury - Internal Revenue Service	

LATE CHARGES .00  
 INTEREST ON ESCROW .00  
 CURRENT TOTAL PAYMENT 3,551.04  
 CURRENT ESCROW PAYMENT 1,314.48

DISBURSEMENT ACTIVITY 2020:  
 PROPERTY TAXES 1,248.30  
 PMI 249.06

PRINCIPAL ACTIVITY 2020:  
 BEGINNING BALANCE 497,346.91  
 PAYMENTS APPLIED 1,575.05  
 REMAINING BALANCE 495,771.86

ESCROW ACTIVITY 2020:  
 BEGINNING ESCROW BALANCE 3,694.26  
 TOTAL DEPOSITS 2,628.96  
 TOTAL DISBURSEMENTS 6,323.22  
 CLOSING ESCROW BALANCE .00

YOUR CLOSING ESCROW BALANCE IS BEING HELD FOR PAYMENT OF BILLS AS THEY BECOME DUE.  
 2020 NET INTEREST PAYMENTS REPORTED TO IRS \*\*\*\*\* 2,898.07

ACCOUNT NUMBER: 0004407661

OUR RECORDS SHOW YOUR SOCIAL SECURITY OR TAX I.D. NUMBER AS:  
 BORROWER: 098-67-3710

IF THIS IS CORRECT, NO RESPONSE IS NECESSARY. IF THE NUMBER SHOWN IS INCORRECT OR IF NO NUMBER IS SHOWING, PLEASE COMPLETE THE REVERSE SIDE OF THIS FORM, DETACH AND MAIL TO:

PULTE MORTGAGE, LLC  
 Post Closing Customer Care  
 7390 S. IOLA STREET  
 ENGLEWOOD, CO 80112

RECIPIENT'S/LENDER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.  loanDepot PO Box 77404 Ewing, NJ 08628 877-420-4526		OMB No. 1545-1380  <b>2020</b>  Form 1098	<b>Mortgage Interest Statement</b>
PAYER'S/BORROWER'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code  0485472 000015721 09CNYI 0063571 HZ AF09Q3 LD AKHILESHWAR REDDY AENDA 6 EISENHOWER LN WOOD RIDGE NJ 07075		1 Mortgage interest received from payer(s)/borrower(s) \$ 3,020.13	Account number (see instructions) 0146436258
2 Outstanding mortgage principal \$ 493,000.00		3 Mortgage origination date 09/17/20	<b>Copy B For Payer/Borrower</b> 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.
4 Refund of overpaid interest \$ 0.00		5 Mortgage insurance premiums \$ 0.00	
6 Points paid on purchase of principal residence \$ 0.00		7 <input 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.	
8 Address or description of property securing mortgage (see instructions) 6 EISENHOWER LN WOOD RIDGE NJ 07075		9 Number of properties securing the mortgage 01	
10 Other		11 Mortgage acquisition date 09/29/2020	
			PAYER'S/BORROWER'S TIN XXX-XX-3710

1695

Disbursement Activity 2020:	
Current Total Payment	2,519.15
Current Escrow Payment	443.30
Principal Activity 2020:	
Beginning Balance	493,000.00
Payments Applied	1,697.03
Remaining Balance	491,302.97
Escrow Activity 2020:	
Beginning Escrow Balance	0.00
Total Deposits	1,773.22
Total Disbursements	0.00
Closing Escrow Balance	1,773.22 **
** Balance held for next years disbursements, not a Surplus.	

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2020 Net Interest payments reported to IRS \*\*\*\*\* 3,020.13



Message: If your loan was also serviced by another company in 2020, you may receive a separate statement from them as well.

2-3-5037

Please Note: For State Funded Program Participants  
Your interest may be overstated in Box 1 if all or a portion of your payments are subsidized by a state funded program. Contact your tax advisor with questions.

See the back of this document for answers to frequently asked questions.

Property Address:  
6 EISENHOWER LN  
WOOD RIDGE NJ 07075