		202	0 W-2 and EAF	RNINGS SUMM	IARY
	nd Tax nent 2020				
d Control number Dept.	OMB No. 1545-0008 Corp. Employer use only				
c Employer's name, address, a DRIV AUTOMOTIVE I 500 NORTH FIELD D LAKE FOREST, IL	NC RIVE				
e/I Employee's name, address, a KAUSHAL PRAYAKAI 8031 QUINCY DR WESTLAND, MI 481	RAO				
b Employer's FED ID number 83-4117479	a Employee's SSA number XXX-XX-1710				
1 Wages, tips, other comp. 111227.55	2 Federal income tax withheld 11169.74				
3 Social security wages 114494.70	4 Social security tax withheld 7098.67				
5 Medicare wages and tips 114494.70 7 Social security tips	6 Medicare tax withheld 1660.17 8 Allocated tips				
9	10 Dependent care benefits				
11 Nonqualified plana 14 Other	12a See instructions for box 12 137.28 C 1 3267.15 12b D 3267.15 12c L 294.11 12d I 1	Kaushal Pra 8031 Quincy I		Social Securit	y Number: XXX-XX-1710
	13 Stat emp. Ret. plan 3rd party sick pay	WESTLAND, MI	48185		
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Copy C for employed's records. d Control number 0000000485 R8Y	AWN1 S 2724				
c Employer's name, address MAHLE INDUSTRIES ONE MAHLE DRIVE MORRISTOWN, TN	3				
e/f Employee's name, address RAJINI R KUSUKUN 8031 QUINCY DRIVE WESTLAND, MI 48	ITLA E 185	sum of those wa	nd other compensation ges shown on your last mpensation or adjustme payroll close.	pay statement, plus a	iny
20-0071836 1 Wages, tips, other comp.	a Employee's SSA number XXX - XX - 9721 2 Federal income tax withheld		y not match your box 1 TL, 401(k), cafeteria		lents
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15 State Employer's state ID r MI 20-0071836	82905.48	WESTLAND, MI			
17 State income tax 3523.44 19 Local income tax	18 Local wages, tips, etc. 20 Locality name	© 2020 ADP, Inc.	DAGE OI	DF_01	
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Copy B to be filed with employee's Fed	Irrai Income Tax Return.	Copy 2 to be filed with employee's State		Copy 2 to be filed with employee 8 City	or Local mooting Tax metulity

2020 W-2 and EARNINGS SUMMARY

E 1095-C	ury	Employ		Do no	ot attach	ealth Insu to your tax return. m1095C for instruct	records.		CTED		омв №. 1545-2251 600120 2020					
Part I Employ	10 C	and and		120		iocial security number (S XX-XX-9721	SSN)	Appli	cable Large I	Employer Me	mber (Employe	er)			-0071836	
1 Name of employee (fin RAJINI	rst name, middle	initial, last name)	R	KUSUKUN	NTLA			MAHL			ORPORATED				- S	
3 Street address (includ 8031 QUINCY	and the second se)							IAHLE DRI						t telephone numb 058200	er
4 City or town WESTLAND		5 State or provin MI	ce		6 Country US 4	and ZIP or foreign post 8185	al code 1		r town MINGTON	HILLS	12 State or prov MI	vince	d. 2		Country and ZIP or S 48335	r foreign postal code
Part II Employ	vee Offer of C	overage		E	Employe	e's Age on January	/ 1			Plan Start M	onth (enter 2-digit	number): 01				
And the second second	All 12 Months	Jan		Feb	Mar	Apr	Ma	ıy	June	July	Aug	Sept	0	Oct	Nov	Dec
14 Offer of Coverage (enter required code)	1E															
15 Employee Required Contribution (see instructions)	\$ 55.00	\$	\$	\$		\$	\$		\$	\$	\$	\$	\$		\$	\$
16 Section 4980H Safe Harbor and Other Relief (enter code, if applicable)	2C											-				
17 ZIP Code								×).								

For Privacy Act and Paperwork Reduction Act Notice, see separate instructions.

Form 1095-C (2020)

Cat. No. 60705M

Form 1095-C (2020)

600320 Page 3

Part III If Employer provide	d self-insured cove	rage, check the box and enter the in	nformation for each individual enrolled				and the second	20. 4 . 44	12 12	(e) Mo	onthe	of Con	/eran	•	1	1000	2020
	(a) Name of covered First name, middle init	d individual(s) tial, last name	(b) SSN or other TIN	(c) DOB (If SSN or other TIN is not available)	(d) Covered all 12 months	Jan	Feb	Mar							Oct	Nov	Dec
18 RAJINI	R	KUSUKUNTLA	XXX-XX-9721		×		1.1.2	here	A THE			A	T.B.				
19 KAUSHAL		PRAYAKARAO	xxx-xx-1710		×	47				100		戸台	and the second se			a.	
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Form1095-C (2020)

23		22	21	20	19	18	(a) Name of First name, m	Part III Covere	17 ZIP Code	16 Section 4980H Safe Harbor and Other Relief (enter code, if applicable)	15 Employee Required Contribution (see instructions) \$	14 Offer of Coverage (enter required code)	A	Part II Employ	WESTLAND	4 City or town	8031 OUINCY DR	3 Street address (including apartment no.)	KAUSHAL PRAYAKARAO	1 Name of employee (first n	Department of the Treasury Internal Revenue Service	
the state of the s							(a) Name of covered individual(s) First name, middle initial, last name	Covered Individuals If Employer provided self-insured coverage, check the box and enter the information for each individual			\$ 139.64	IE	All 12 Months Jan	Employee Offer of Coverage	MI	5 State or province)R	ing apartment no.)	YAKARAO	Name of employee (first name, middle initial, last name)		Emp
A CONTRACT OF						a	(b) SSN or other TIN	ired coverage, c		-	\$ 139.64 \$	IE	Feb	ige		nce				name)	► Go to www	Employer-rivviven nearth insurance
1					-			heck the b			\$ 139.64	IE	Mar	1	US 4	6 Country			XXX.	2 Social s)o not attac v.irs.gov/Fc	I Non
							(c) DUB (IT SSN or other TIN is not available)	ox and enter			\$ 139.64	IE ,	Apr	Employee's Age on January 1	48185	6 Country and ZIP or foreign postal code			XXX-XX-1710	2 Social security number (SSN)	 Do not attach to your tax return. Keep for your records. Go to www.irs.gov/Form 1095Cfor instructions and the latest information. 	
[(d) Covered all 12 months	the informat			\$ 139.64	IE	May	Age on Jar		yn postal code 1					return. Keep f 1structions an	Solution
[Jan	ion for eac			\$139.64	IE	June	nuary 1	LAKE FOREST	11 City or town	500 NOF	9 Street addr	DRiV AI	7 Name of employer	0 0	
]							Feb Mar	h individual			\$ 139.64	IE	yluL	34	OREST	Э	500 NORTH FIELD I	ess (including r	DRiV Automotive Inc	nployer	ords.	
	4						Apr May			<u></u>	\$ 139.64	Ē	Aug	Plan Sta	IL	12 State or province	DRIVE	Street address (including room or suite no.)		ICADIE LAIYE		VEIAYE
							e) Months of June	verage, inclu			\$ 139.64	E	Sept	rt Month (E		province				Employer		[
							Aug	enrolled in coverage, including the employee.			\$ 139.64	IE	Uct	Plan Start Month (Enter 2-digit number):	U	13 Co		10 C	83	Cable Large Linproyer memory (Linproyer) 8 EmployerIder	CORRECTED	
[Sept Oct	loyee.			\$ 139.64	E	Nov	umber):	US 60045	Country and ZIP or foreign postal code	844-249-6992	10 Contact telephone number	83-4117479	nployer identificat	20	S
]							Nov Dec				\$ 139.64	E	Dec	0		reign postal code		number		8 Employer identification number (EIN)	2020	

RECIPIENT'S/LENDER'S name, addres Pulte Mortgage, LLC 7390 S. Iola Street Englewood, Co 80112 1-800-488-0053 RECIPIENT'S/LENDER'S TIN	s; and telephone no.	*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 №. 1545-1380} 20 20 Form 1098	CORRECTED (il checked Mortgage Interest Statement
		1 Mortgage interest received f	rom payer(s)/borrower(s)*	Сору В
42-1554181	618-75-1710	\$ 2,075	.06	For Payer/
PAYER'S/BORROWER'S name, street a state or province, country, and ZIP or f	address (including apt. no.), city or town, oreign postal code	2 Outstanding mortgage principal \$ 321,538.60	3 Mortgage origination date 11/21/2019	Borrower
+ 1989645 000014827 9072 KAUSHAL PRAYAKARA		4 Refund of overpaid interest	5 Mortgage insurance premiums	The information in boxes 1 through 9 and 11 is important tax information and is being
8031 QUINCY DR		\$.00	\$.00	furnished to the IRS. If you
WESTLAND MI 4818		6 Points paid on purchase of p	principal residence	are required to file a return, a negligence penalty or other
աղդեսորելուներություն	11116.1.1	\$.00		sanction may be imposed on
9 Number of properties securing the m	nortgage	7 II address of property securi PAYER'S/BORROWER'S add or the address or description	tress, the box is checked,	you if the IRS determines that an underpayment of tax results because you overstated a deduction for
10 Olher	le de la companya de	8 Address or description of pr (see instructions)	operty securing mortgage	this mortgage interest or for these points, reported in boxes 1 and 6: or because
n la construcción de la construcción En la construcción de la construcción				you didn't report the refund of interest (box 4); or because you claimed a nondeductible item.
Account number (see instructions) 0001026781	11 Mortgage acquisition date			
Form 1098	(Keep for your records)	www.irs.gov/Form1098	Department of the Treasury	- Internal Revenue Service
LATE CHARGES INTEREST ON ESCROW CURRENT TOTAL PAYM CURRENT ESCROW PAY	ENT 2,272.17 MENT 757.94	DISBURSEMENT AC PROPERTY TAXES	TIVITY 2020: 224.27-	
PRINCIPAL ACTI BEGINNING BALANCE PAYMENTS APPLIED REMAINING BALANCE	VITY 2020: 321,538.60 953.40 320,585.20			
ESCROW ACTIVIT BEGINNING ESCROW E TOTAL DEPOSITS TOTAL DISBURSEMENT CLOSING ESCROW BAI YOUR CLOSING ESCRO	ALANCE 3,024.26 1,740.15 S 4,764.41	OR PAYMENT OF BILLS .	AS THEY BECOME DUE.	
	DAYMENTS REPORTED TO TRS	*****	2,075:06	

29653

K9814X/NCP/12-20

ACCOUNT NUMBER: 0001026781 OUR RECORDS SHOW YOUR SOCIAL SECURITY OR TAX I.D. NUMBER AS:

BORROWER: 618-75-1710

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

THIS IS NOT A TAX BILL

Notice of Assessment, Taxable Valuation, and Property Classification 18454 This form is issued under the authority of P.A. 206 of 1893, Sec. 211.24 (c) and Sec.211.34c, as amended. This is a model assessment FROM (734) 467-3160 PARCEL IDENTIFICATION CITY OF WESTLAND 56 017 01 0030 000 PARCEL CODE NUMBER: 36300 WARREN WESTLAND MI 48185 PROPERTY ADDRESS: **8031 QUINCY WESTLAND, MI 48185** NAME AND ADDRESS OF OWNER OR PERSON NAMED ON ASSESSMENT ROLL: PRINCIPAL RESIDENCE EXEMPTION 100.00% % Exempt As "Homeowners Principal Residence": .00% % Exempt As "Qualified Agricultural Property": PRAYAKARAO, K-KUSUKUNTLA R 8031 QUINCY DR .00% % Exempt As "MBT Industrial Personal": WESTLAND, MI 48185-3849 .00% % Exempt As "MBT Commercial Personal": հրալինեներերվելովոնըըընհետեկելիրվոնուկինիութի T Yes No X Exempt As "Qualified Forest Property": Yes X No Exempt As "Development Property": ACCORDING TO MCL 211.34c THIS PROPERTY IS CLASSIFIED AS: 401 (RESIDENTIAL-IMPROVED) PRIOR YEAR'S CLASSIFICATION: 401 (RESIDENTIAL-IMPROVED) CURRENT CHANGE FROM The change in taxable value will increase/decrease your tax bill for this PRIOR AMOUNT YEAR: 2020 TENTATIVE AMOUNT PRIOR YEAR TO year by approximately: \$-97 YEAR: CURRENT YEAR 1. TAXABLE VALUE (Current amount is tentative): 175,500 173,500 -2,000 2. ASSESSED VALUE: 175,500 173,500 -2,000 3. TENTATIVE EQUALIZATION FACTOR: 1.000 4. STATE EQUALIZED VALUE (Current amount is tentative): 175,500 173.500 -2.0005. There WAS/WAS NOT a transfer of ownership on this property in 2020. WAS NOT The 2021 Inflation rate Multiplier is: 1.014 Legal Description: UNIT 30 WAYNE COUNTY CONDOMINIUM SUBDIVISION PLAN NO 1086 AKA NANKIN MILLS VILLAGE T2S R9E L54234 P1335 WCR March Board of Review Appeal Information: The Taxable Value, the Assessed Value, the State Equalized Value, the Property Classification, or the Transfer of Ownership may be appealed by filing a protest with the Local Board of Review. Protests are made to the Board of Review by completing a Board of Review Petition Form. A Petition Form may be obtained directly from the local unit or from the State Tax Commission's website at www.michigan.gov/taxes. Click on the "Property Taxes" box, select "Forms and Instructions," then click on "Board of Review" to obtain a "Petition to the Board of Review," Form 618 (L-4035). YOU HAVE THE RIGHT TO PROTEST YOUR ASSESSED VALUE/CLASSIFICATION IN WRITING OR IN PERSON. IN PERSON APPEALS ARE BY APPOINTMENT ONLY. THE BOARD OF REVIEW WILL MEET IN COUNCIL CHAMBERS MARCH 8, 1:00 - 9:00PM, MARCH 9, 1:00 PM - 4:00 PM, AND MARCH 11, 10:00 AM - 1:00 PM FOR APPOINTMENTS. MARCH 11, 1:00 PM - 4:00 PM FOR MAIL IN APPEALS ONLY. ALL WRITTEN APPEALS MUST BE RECEIVED BY 1:00 PM ON THURSDAY MARCH 11, 2021.TO SCHEDULE AN APPOINTMENT CALL: (734) 467-3160. NOT LESS THAN 14 DAYS before the meeting of the Board of Review, the assessment notice shall be mailed to the property owner. Property taxes were calculated on the Taxable Value (see line 1 above). The Taxable Value number entered in the "Change from Prior Year to Current Year" column, does not indicate a change in your taxes. This number indicates the change in Taxable Value. State Equalized Value is the Assessed Value multiplied by the Equalized Factor, if any. State Equalized Value must appoximate 50% of the market value. IF THERE WAS A TRANSFER OF OWNERSHIP on your property in 2020, your 2021 Taxable Value will be the same as your 2021 State Equalized Value. IF THERE WAS NOT A TRANSFER OF OWNERSHIP on your property in 2020, your 2021 Taxable Value is calculated by multiplying your 2020 Taxable Value by 1.014 (Inflation Rate Multiplier for the current year). Physical changes in your property may also increase or decrease your Taxable Value. Your 2020 Taxable Value cannot be higher than your 2020 State Equalized Value. The denial of an exemption from the local school operating tax for "qualified agricultural properties" may be appealed to the local Board of Review. The denial of an exemption from the local school operating tax for a "homeowner's principal residence" may be appealed to the Michigan Tax Tribunal by the filing of a petition within 35 days of issuance of this notice. The petition must be a Michigan Tax Tribunal form or a form approved by the MichiganTax Tribunal. Michigan Tax Tribunal forms are available at www.michigan.gov/taxtrib. Filing a protest at the Board of Review is necessary to protect your right to further appeal valuation and exemption disputes to the Michigan Tax Tribunal and classification appeals to the State Tax Commission. Properties classified Commercial Real, Industrial Real or Developmental Real may be appealed to the regular March Board of Review or to the Michigan Tax Tribunal by filing a petition by May 31. Commercial Personal, Industrial Personal, or Utility Personal Property may be appealed to the regular March Board of Review or to the Michigan Tax Tribunal by filing of a petition by May 31 if a personal property statement was filed with the local unit prior to the commencement of the Board of Review as provided by MCL 211.19, except as otherwise provided by MCL 211.9m, 211.9n and 211.9o. The petition must be a Michigan Tax Tribunal form or a form approved by the Michigan Tax Tribunal. Michigan Tax Tribunal forms are available at www.michigan.gov/taxtrib. To claim a PRE, complete the "Principal Residence Exemption Affidavit" (Form 2368) and file it with your township or city of the year of the claim. A valid affidavit filed on or before June1 allows an owner to receive a PRE on the current year summer and winter tax levy and subsequent tax levies so long as it remains the owner's principal residence. A valid affidavit filed ater June 1 and on or before November 1 allows an owner to receive a PRE on the current winter tax levy and subesquent tax levies so long as it remains the owner's principal residence.

DIGITAL FEDERAL CREDIT UNION 220 DONALD LYNCH BLVD MARLBOROUGH MA 01752

KAUSHAL PRAYAKARAO 8031 QUINCY DR WESTLAND MI 48185-3849

5268

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Interest	B No. 1545-0112		Payer's RTN (optional)	, country, ZIP	ne no.	PAYER'S name, street address, ci or foreign postal code, and teleph
Income	m 1099-INT		1 Interest income \$ 135.39		GITAL FEDERAL CREDIT UNION D DONALD LYNCH BLVD ARLBOROUGH MA 01752	
Сору В			2 Early withdrawal penalty			
For Recipient	general sector		\$ 3 Interest on U.S. Savings Bond \$	710	RECIPIENT'S TIN	PAYER'S TIN 04-2683316
This is important tax information and is being furnished to the		5 Investr \$	4 Federal income tax withheld \$			RECIPIENT'S name
IRS. If you are required to file a	country or U.S. possession	7 Foreign	6 Foreign tax paid \$		AO	KAUSHAL PRAYAKAF 8031 QUINCY DR
return, a negligence penalty or other sanction may be imposed on you if this income is	ed private activity bond t	9 Specific interest	8 Tax-exempt interest			WESTLAND MI 48185
taxable and the IRS determines that it has	premium	11 Bond	10 Market discount			
not been reported.		\$	\$	FATCA filing		A CONTRACTOR OF THE OWNER OF THE
Hal	premysm on tax-exempt bond		12 Bond premium on Treasury obligations.	requirement		and the second day of
		\$	Ψ			
\$	16 State identification no.	15 State	14 Tax-exempt and tax credit bond CUSIP no.			Account number (see instructions) 5481506
\$						

Form 1099-INT

(keep for your re

CITY OF WESTLAND

TAX CERTIFICATION TAX SUMMARY FOR CALENDAR YEAR 2020

School: 82095

Property #: 56 017 01 0030 000

SITE ADDRESS: 8031 QUINCY

Summer Tay Bill

CITY OF WESTL	AND TAXES
PO BOX 554887	
DETROIT MI 48	255-4887

DEIROII MI 48233-400,

SEV	175,500
AV	175,500
TAXV	175,500

Mortgage Company of Record: 00920

Prop Type : RESIDENTIAL - IMPROVED PRE/MBT %: 100

Winter Tax Bill

and the second second		
MILLS	TAX TYPE	TAX AMOUNT
9.00000	SCHOOL OPERATING	0.00
2.05000	SCHOOL DEBT	359.77
0.79670	SCH SINKING FUND	139.82
6.00000	SCHOOL ST ED TX	1,053.00
6.38510	CITY OPERATING	1,120.58
0.02720	CITY DEBT/ECN	4.77
8.00000	CITY P/F RET	1,404.00
2.39360	CITY REFUSE	420.07
1.00000	CITY SANITATION	175.50
0.93330	CITY LIBRARY	163.79
5.64830	COUNTY OPERATING	991.27
0.09650	RESA OPERATING	16.93
3.36780	RESA SPECIAL ED	591.04
2.00000	RESA ENHANCEMENT	351.00
2.27000	COUNTY SCCC	398.38
9.00000	SCHOOL OPER FC	0.00

MILLS	TAX TYPE	TAX AMOUNT
9.00000	SCHOOL OPERATING	0.00
2.05000	SCHOOL DEBT	359.77
0.79670	SCH SINKING FUND	139.82
0.98970	COUNTY OPERATING	173.69
0.24590	COUNTY PARKS	43.15
0.21040	COUNTY HCMA	36.92
0.93810	COUNTY JAIL	164.63
0.99910	COUNTY TRANSIT	175.34
0.10000	COUNTY ZOO	17.55
0.20000	COUNTY DIA	35.10
0.97490	CITY LIBRARY	171.09
0.01770	COUNTY SCCC	3.10
9.00000	SCHOOL OPER FC	0.00
0.00000	MAJLIGHT	6.97
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INFORMATION FOR INCOME TAX PURPOSES

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 XXXX026781 Payer's/Borrower's TIN

XXX-XX-1710

OMB No. 1545-1380

Mortgage Interest Statement Form 1098

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4635 0.4500 AB 0.428 13 1 275 *******AUTO**ALL FOR AADC 481 KAUSHAL PRAYAKARAO 8031 QUINCY DRIVE WESTLAND MI 48185-3849 2020

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

formation
\$0.00
\$320,585.20
\$0.00
\$0.00

1098 Information	and the second second
1 Mortgage interest received from payer(s)/borrower(s) *	\$8,070.42
2 Outstanding mortgage principal	\$320,585.20
3 Mortgage origination date	11/21/2019
4 Refund of overpaid interest	\$0.00
5 Mortgage insurance premiums	
6 Points paid on purchase of principal residence	\$0.00
8 Address or description of property securing mortgage (see instructions 8031 QUINCY DRIVE, WESTLAND, MI 48185)**
9 Number of properties securing the mortgage	an a
10 Other - Real estate taxes paid	\$7,261.81
11 Mortgage acquisition date	03/01/2020

Escrow Information	
\$4,764.41	
\$7,194.13	
\$7,261.81	
\$0.00	
\$4,696.73	
\$0.00	
\$0.00	
\$0.00	
\$0.00	
\$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.

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 exterior 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.