



PO Box 77404
Ewing, NJ 08628
STATEMENT ENCLOSED

Loan Statement

Statement Date: 01/04/21
Account Number: 0151358413
Payment Due Date: 02/01/21
Amount Due: \$981.95

If payment is received after 02/16/21, \$49.10 late fee will be charged.

Contact Us

Customer Service/Pay By Phone: 855-753-6201
Website: uwm.loanadministration.com

***Qualified Written Requests, notifications of error, or requests for information concerning your loan must be directed to PO Box 77423 Ewing NJ 08628**

+ 0485189 000028436 09CNYI 0074791 J0 AF09LB US
AVDHESH BHARDWAJ
705 MELILOT LN
ALPHARETTA GA 30004-0771



Account Information	
Property Address	705 MELILOT LN ALPHARETTA, GA 30004
Outstanding Principal	\$239,141.91
Escrow Balance	\$0.00
Maturity Date	November 2050
Interest Rate	2.7670%
Prepayment Penalty	NONE

Explanation of Amount Due	
<small>If you are Experiencing Financial Difficulty: You may call the U.S. Department of Housing and Urban Development (HUD) at 800-569-4287, or go to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm for a list of homeowner counselors or counseling organizations in your area.</small>	
Principal	\$430.53
Interest	\$551.42
Escrow (for Taxes and Insurance)	\$0.00
Other	\$0.00
Current Payment Due 02/01/21	\$981.95
Total Fees Charged Since Last Statement	\$0.00
Overdue Amount	\$0.00
Total Amount Due	\$981.95

Transaction Activity (12/03/2020 to 01/04/2021)				
Date	Effective Date	Description	Charges	Payments
01/04/21	01/04/21	01/2021 PAYMT - THANK YOU		\$981.95

Past Payments Breakdown		
	Paid Since Last Statement	Paid Year to Date
Principal	\$429.54	\$429.54
Interest	\$552.41	\$552.41
Escrow (Taxes and Insurance)	\$0.00	\$0.00
Other	\$0.00	\$0.00
Fees	\$0.00	\$0.00
*Unapplied Funds	\$0.00	\$0.00
Total	\$981.95	\$981.95

*Unapplied funds represent funds that are held in suspense waiting final application. If this amount represents a partial payment, your payment will be applied upon receipt of the amount required to complete your payment

IMPORTANT MESSAGES
Your Interest Paid in 2020 = \$717.15



United Wholesale Mortgage, a division of United Shore Financial Services, LLC NMLS #3038

See Reverse Side For Additional Important Information Please return this portion with your payment

Make Checks Payable To:

JO

Avdhesh Bhardwaj
705 Melilot Ln
Alpharetta GA 30004-0771

Check this box if your address or personal information has been updated on the reverse of this payment coupon.

United Wholesale Mortgage

Payment Due Date: 02/01/21
Current Payment: \$981.95
Past Due Amount: \$0.00
Unpaid Late Charges: \$0.00
Other Fees: \$0.00
TOTAL AMOUNT DUE: \$981.95
After 02/16/21 Pay: \$1,031.05

Account Number:
0151358413

Amount Enclosed



Please do not fold, tape or staple check or coupon.

Please only use blue or black ink.

PAYMENT PROCESSING CENTER
PO BOX 11733
NEWARK, NJ 07101-4733



Late Charge	\$ _____
Additional Principal	\$ _____
Additional Escrow	\$ _____
Other Fees	\$ _____
Total Amount paid	\$ _____

*See reverse side for instructions

IMPORTANT INFORMATION
Please Read Carefully

Payment Information:

Payments are due and payable by the Payment Due Date. Payments can be made online through our website (if offered) or you can access our Automated Telephone System by calling the number listed on this statement. If you wish to pay by check, please be sure to:

1. Remove your coupon from the bottom of your loan statement and send it along with your check or money order to the address shown on the coupon.
2. **Do not send cash.** DO NOT include correspondence with your payment.
3. When sending your monthly payment via overnight carrier, express or certified mail, or if sending a principal payment separate from your monthly payment, please use the following address: Payment Processing 425 Phillips Blvd, Ewing, NJ 08618. When sending a principal payment only, please remember to indicate "principal only" along with your loan number in the memo section of your check. **PLEASE NOTE:** Additional principal payments can only be made with, or after your current month's payment. **NO principal payments can be applied to loans that are not current.**
4. **Do not send partial payments.** The disposition of a partial payment received may depend on a number of factors including but not limited to: the amount of the partial payment, whether your loan is delinquent, the investor of your loan, whether your loan contains an escrow feature, the number of times a partial payment was received within a 12 month period, whether your loan is being or has been modified. For any of these reasons, a partial payment may be (1) returned to you, (2) applied to your loan, (3) accepted but held in a non-interest bearing unapplied funds account until you send us additional funds sufficient to equal a full periodic payment due.
5. If payment is in excess of the amount due, you must indicate on the coupon how the excess is to be applied. **Monies received in excess of the payment due that are not identified for application may be used to make multiple payments, which could make your loan current or 1 month prepaid. Remaining monies may be applied first to pay any other balances due, such as fees and advances, if permitted by applicable law.**
6. We reserve the right to redeposit returned checks. Redeposit and returned check fees will be charged unless prohibited by law.

Important Contact Information

Please include your account number on ALL correspondence. DO NOT SEND correspondence with your payment

Payments

PO Box 11733
Newark, NJ 07101-4733

Tax Bills

Current Tax Bill not needed (please see below for details)

Insurance

PO Box 202028
Florence, SC 29502-2028
mycoverageinfo.com
PIN: CEN300

Collections

PO Box 77407
Ewing, NJ 08628
FAX 609-538-4017

All other Correspondence

PO Box 77404
Ewing, NJ 08628
FAX 609-538-4005

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO THE AUTOMATIC STAY IN A BANKRUPTCY PROCEEDING. THIS LOAN STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT INDEBTEDNESS AS YOUR PERSONAL OBLIGATION.

Automatic Payment (ACH):

We offer a free, convenient service that automatically debits your payment each month from your checking or savings account. To take advantage of this service, visit our website (if offered) and complete the Automatic Payment (ACH) Authorization or contact Customer Service directly.

Payoff Request

A written request should be submitted in advance for a payoff statement. You may request a payoff statement be faxed to you by calling 1-877-7PAYOFF (1-877-772-9633) (a fee for faxing applies, if permitted by applicable law). Please have available your account number, social security number, the payoff date, and your fax number. No verbal information can be provided.

Automated Loan Information:

You can access your loan information 24 hours a day, 7 days a week by calling our Customer Service automated telephone system or by going online at the web address listed on the reverse side of this statement (if offered). Please have your account number and social security number available.

Servicemembers Civil Relief Act (SCRA):

Eligible servicemembers and their spouses or civil partners may receive protections under the SCRA. To find out how to determine if you are eligible for protections under SCRA and to receive instructions on how to invoke your rights, please contact us at the number listed.

Insurance Coverage:

All loans are required to have adequate property insurance in force at all times, including flood insurance, if the property is situated in a special flood hazard area. Acceptable hazard and extended dwelling insurance coverage amounts are equal to 100% of the full insured value of the improvements, or equal to the loan balance, if greater than 80% of the replacement costs. Flood insurance must equal the lesser of all loan balances, the full structure replacement cost value or NFIP flood coverage maximum for the property type. There may be, at lender discretion, situations where the flood coverage cannot be lower than 80% of the replacement costs. Please consult your insurance agent to determine the adequacy of your coverages. At time of renewal or if changing insurance companies, please direct any evidence of insurance coverage through one of the following methods: through the website at mycoverageinfo.com using PIN: CEN300, by fax: (843) 413-7133 or mail to: PO Box 202028 Florence, SC 29502-2028. Failure to provide evidence of adequate insurance may result in the placement of coverage at your expense.

If your property is damaged by fire, flood or by any other cause, you must notify us immediately and we will instruct you on how to proceed.

Property Taxes:

If you received your Real Estate tax bill for an item that is included on your Annual Escrow Statement, please keep it for your records as we receive the tax information directly from your taxing authority. It is not necessary to contact or mail us this information. However, if you receive a delinquent tax bill/notice, please forward bill to us at DelinquentTaxes@loanadministration.com for review and handling.

Supplemental tax bills are generally borrower's responsibility as the bills are sent directly to the borrowers from your tax office and no information or reporting regarding these bills are provided to us. However, if your closing agent collected funds at the time of settlement of your loan in anticipation of a supplemental tax bill being issued, then please submit to us for review at SupplementalTaxes@loanadministration.com.

All Tax Exemption requests must be submitted by YOU directly to your tax office. If approved, please forward the documentation to us at TaxExemptions@loanadministration.com.

Any changes made by your tax office to the property covered under this mortgage (i.e. new parcel number, parcel split) must be communicated to us so that our records can be updated. These changes can be submitted via email to customerservice@loanadministration.com.

Please print any changes to your name or address below:

Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Business Phone: _____

E-mail Address: _____

Please mark the reason for the change and attach a copy of the recorded document, license, decree, or certificate if applicable.

Address Change Name Change Marriage Divorce Death

*Thank You
For Your Business
Throughout The
Year!*

Mortgage Interest Statement

RECIPIENT'S/LENDER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. United Wholesale Mortgage PO Box 77404 Ewing, NJ 08628 855-753-6201		* 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 2020 Form 1098	
PAYER'S/BORROWER'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code 0485189 000028436 09CNYI 0074791 J0 AF09LB US AVDHESH BHARDWAJ 705 MELILOT LN ALPHARETTA GA 30004		1 Mortgage interest received from payer(s)/borrower(s)* \$ 717.15		Account number (see instructions) 0151358413	
2 Outstanding mortgage principal \$ 240,000.00		3 Mortgage origination date 10/23/20		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.	
4 Refund of overpaid interest \$ 0.00		5 Mortgage insurance premiums \$ 0.00			
6 Points paid on purchase of principal residence \$ 0.01		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) 705 MELILOT LN ALPHARETTA GA 30004			
9 Number of properties securing the mortgage 01		10 Other			
11 Mortgage acquisition date 10/27/2020		RECIPIENT'S/LENDER'S TIN 21-0534340		PAYER'S/BORROWER'S TIN XXX-XX-4538	

Form 1098

(keep for your records)

www.irs.gov/Form1098

Department of the Treasury - Internal Revenue Service

		Disbursement Activity 2020:	
Current Total Payment	981.95		
Current Escrow Payment	0.00		
Principal Activity 2020:			
Beginning Balance	240,000.00		
Payments Applied	428.55		
Remaining Balance	239,571.45		
Escrow Activity 2020:			
Beginning Escrow Balance	0.00		
Total Deposits	0.00		
Total Disbursements	0.00		
Closing Escrow Balance	0.00		

2020 Net Interest payments reported to IRS *****

717.15

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

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:
705 MELILOT LN
ALPHARETTA GA 30004

AF12DB



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.

Year End Statements

Q: What deductions can I claim for income tax purposes?

A: We cannot provide tax advice. Please contact your tax/financial advisor. You may also contact the IRS at 1-800-829-1040 or visit www.irs.gov for more information.

Q: Do I need to provide a copy of my IRS Form 1098 to the IRS along with my tax return?

A: No, you are not required to include the 1098 statement with your tax return.

Q: Why doesn't the interest line on my IRS Form 1098 show all the interest I paid for the year?

A: If your loan was serviced by another company for part of the year, you may also receive an IRS Form 1098 from them. If you made payments for due dates of February and beyond the current tax year, the interest for these payments is not reportable to the IRS for the current reporting year and will be reported on next year's Form 1098.

Q: What do I do if I believe there is an error on my IRS Form 1098?

A: To submit a dispute, please contact us: by logging on to our website to send us a secure message; via facsimile to Attn: Research Department (609) 538-4005; by mail to PO Box 77404, Ewing, NJ 08628; or email us at yearendreplies@loanadministration.com. Please include your loan number and the specific issue you'd like addressed. If we determine a corrected statement is warranted, a statement will be mailed to you within 15 business days of receipt of your request.

Q: Do you report the amount of real estate taxes or homeowners insurance I paid to the IRS?

A: We do not report the amount of real estate taxes and/or homeowners insurance you paid to the IRS. The amount shown on your statement reflects the real estate taxes we paid on your behalf and is for informational purposes only. Please contact your local tax authority if you have further questions.

Q: If there are two or more borrowers named on my loan, which social security number (SSN) is used for reporting purposes?

A: The SSN shown on the 1098 form (last 4 digits) is used for reporting purposes. If you have questions, please contact your tax/financial advisor.

Q: May I request duplicate copies of IRS Form 1098?

A: You may print additional copies of the year end statement by logging on to our website and selecting "View Account Information". You may also request additional copies via our automated telephone system by calling us at the phone number listed on your IRS Form 1098.

Q: Where can I view a breakdown of all interest paid and insurance and/or real estate tax payments made on my loan?

A: You may view this information by logging on to our website and selecting "Loan Activity". You may also request this information by calling us at the phone number listed on your IRS Form 1098.

Q: How do I find the number of points that were claimed at closing?

A: If there were points established at closing, the information will be found on the Closing Disclosure. This information would be listed in Box 6 on your 1098. Please contact your tax/financial advisor for more information.

FACTS	WHAT DOES UNITED WHOLESAL MORTGAGE 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: <ul style="list-style-type: none"> • Social Security number and income • And Account Balances and Payment History • And Credit History and Credit Scores 	
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 reason UNITED WHOLESAL MORTGAGE chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information		
	Does UNITED WHOLESAL MORTGAGE 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	No	We Don't Share
For our affiliates' everyday business purposes – Information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – Information about your credit worthiness	No	We Don't Share
For non-affiliates to market to you	No	We Don't Share
Questions?	Call (800) 981-8898	
What we do		
How does UNITED WHOLESAL MORTGAGE protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with applicable laws. These measures include computer safeguards and secured files and buildings.	
How does UNITED WHOLESAL MORTGAGE 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 contact information; • Give us your income information or provide employment information; • Show your government-issued ID 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 non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.	
Definitions		
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include non-financial companies such as Class Valuation and First Look Appraisals, LLC.	
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • UNITED WHOLESAL MORTGAGE does not share with non-affiliates so they can market to you. 	
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • UNITED WHOLESAL MORTGAGE doesn't jointly market. 	



