



MURALIDHAR VADLAMUDI  
18 DEERGRASS RD  
SHREWSBURY MA 01545-2189

**SUBSTITUTE FORM 1098**  
OMB NO. 1545-1380

The information in boxes 1 through 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.

**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 that it was incurred by you, actually paid by you, and not reimbursed by another person.**  
Any late charges paid are included in the interest amount.

Recipient's/Lender's TIN

22-1146430

Payer's/Borrower's TIN

XXX-XX-7977

Payer's/Borrower's name

MURALIDHAR VADLAMUDI

Street address (including apt. no.); City or town; state or province, country, ZIP or foreign postal code

18 DEERGRASS RD, SHREWSBURY MA 01545-2189

1. Mortgage interest received from payer(s)/borrower(s)\*

2. Outstanding mortgage principal as of 1/1/2020

3. Mortgage origination date

4. Refund of overpaid interest

5. Mortgage insurance premiums

6. Points paid on purchase of principal residence

7. If address of property securing mortgage 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)

18 DEERGRASS RD  
SHREWSBURY MA 01545

9. Number of properties securing the mortgage

10. Other

11. Mortgage acquisition date

Account number (see instructions)

1000164290

AMOUNT DISBURSED

REAL ESTATE TAXES

HAZARD INSURANCE

ESCROW

PRINCIPAL

\$6,628.20

\$1,195.00

\$2,966.77

\$270,776.22

ENDING BALANCE

If your loan was refinanced or acquired by PNC in 2020, you will receive an additional year end statement from your previous servicer.

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 Form 1040-SR. Also, for more information, see Pub. 936 and interest. See the 2020 Schedule A (Form 1040 or 1040-SR) instructions and Pub. 936.

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. If made in a prior year or years. If you itemized deductions in the year(s) you paid the interest, 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. 936.

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.