

CORRECTED (if checked)**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. BANK OF AMERICA N.A. PO BOX 31785 TAMPA FL 33631-3785 800-669-6607		*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 2021 Form 1098
RECIPIENT'S/LENDER'S TIN 94-1687665		PAYER'S/BORROWER'S TIN XXX-XX-4464		1 Mortgage interest received from payer(s)/borrower(s)* \$1,052.10
PAYER'S/BORROWER'S name, street address (including apt. no.) ANSHUL SHARMA		2 Outstanding mortgage principal \$665,000.00		
Street address (including apt. no.) city or town, state or province, country and ZIP or foreign postal code 17 BRAEMAR CT PARSIPPANY NJ 07054-2456		3 Mortgage origination date 11/10/2021		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.
9 Number of properties securing the mortgage 1		4 Refund of overpaid interest \$0.00		
10 Other		5 Mortgage insurance premiums \$0.00		
Account number (see instructions) 0101918856		6 Points paid on purchase of principal residence \$0.00		11 Mortgage acquisition date
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 17 BRAEMAR CT PARSIPPANY NJ 07054-2456		

Form **1098**

(Keep for your records)

irs.gov/Form1098

Department of the Treasury - Internal Revenue Service

2021 STATEMENT SUMMARY

Any amount which is displayed in brackets () in this section, is a negative amount.

Total Interest Paid in 2021	\$1,052.10	Ending Gross Unpaid Principal Balance	\$665,000.00
Real Estate Taxes Paid in 2021	\$0.00	Beginning Escrow Balance	\$0.00
FHA/VA Case Number	1001034237-44	Ending Escrow Balance	\$4,508.19

IMPORTANT TAX NOTICE – ACTION IS REQUIRED**YOU SHOULD CONSULT WITH THE IRS OR YOUR TAX ADVISOR IF YOU HAVE ANY QUESTIONS. BANK OF AMERICA N.A. DOES NOT OFFER TAX ADVICE.**

Please verify that we have the correct Taxpayer Identification Number (TIN) for the primary borrower of this loan. If the TIN is not correct, please provide us with the correct number immediately by writing to us at the address below or calling us at 800-669-6607. If you fail to provide us your correct TIN, you may be subject to a fifty dollar penalty imposed by the IRS and backup withholding of interest paid to you. Note: Please include your name and account number on all communications to us.

BANK OF AMERICA N.A.
PO BOX 31785
TAMPA FL 33631-3785



Department of the Treasury
Internal Revenue Service
Austin, TX 73301-1501

Date:
December 20, 2021
Contact number:
800-908-4184

179656-TL-19/T514 P1/0295313
ANSHUL SHARMA
17 BRAEMAR CT
PARSIPPANY, NJ 07054-2456



2021 Total Advance Child Tax Credit (AdvCTC) Payments	
Keep this important tax information. You need it to prepare your 2021 income tax return.	
Box 1. Aggregate amount of AdvCTC payments you received for 2021. Enter this amount on Schedule 8812, line 14f or line 15e, whichever applies. If you file a joint return for tax year 2021, you must add the amounts in Box 1 from both Letters 6419 and enter the total amount on Schedule 8812.	\$537.50
Box 2. Number of qualifying children taken into account in determining the AdvCTC. See Schedule 8812 instructions if you complete Part III, Additional Tax.	1

Why you received this letter

Under the American Rescue Plan, the IRS made monthly AdvCTC payments of up to half of your 2021 Child Tax Credit from July through December to help support families raising children.

- If you're eligible for the credit, **file Schedule 8812 with your 2021 income tax return to claim your remaining credit** (for a total amount of up to \$3,600 per child under age 6 and \$3,000 per child age 6 through 17).
- If you aren't eligible for the credit, file Schedule 8812 to determine if you must pay back some or all the monthly payments you received in 2021 and if you qualify for **repayment protection** (discussed below).

How the IRS determined your payment amounts

Monthly payment amounts were initially based on information from an income tax return you filed or information you entered in the *IRS non-filer sign-up* tool in 2020 or 2021. Your monthly payment amount or how or where the IRS paid your payment may have changed based on information you provided the IRS through your 2020 income tax return if the IRS processed it after June, the Child Tax Credit Update Portal, or the dedicated IRS Child Tax Credit phone line. Review each monthly payment, including any changes, at [IRS.gov/ctcportal](https://www.irs.gov/ctcportal), and click "Manage Advance Payments." If you did not receive one or more payments, contact the IRS at 800-908-4184 before filing your return.

Repayment protection

You may not have to repay in full any AdvCTC payments that took into account more qualifying children (Box 2 above) than you claim on your 2021 income tax return (Schedule 8812). The repayment protection is based on your 2021 modified adjusted gross income (MAGI). You will not have to repay any AdvCTC payments for non-qualifying children if your 2021 MAGI is under:

- **\$60,000** if you are married and filing a joint return or if filing as a qualifying widow or widower.
- **\$50,000** if you are filing as head of household.
- **\$40,000** if you are a single filer or are married and filing a separate return.

For more information

- For more information about completing Schedule 8812, visit [IRS.gov/Schedule8812](https://www.irs.gov/Schedule8812).
- For more information about the 2021 Child Tax Credit, visit [IRS.gov/advctc](https://www.irs.gov/advctc). This page also includes a link to frequently asked questions and answers about the advance Child Tax Credit payments.