



RETURN SERVICE ONLY
PLEASE DO NOT SEND MAIL TO THIS ADDRESS
PO Box 818060
5801 Postal Road
Cleveland, OH 44181

1/7/22



OUR INFO

ONLINE
www.myuwmloan.com

YOUR INFO

LOAN NUMBER
0668024169

PROPERTY ADDRESS
3600 CARLSBAD WAY
IRVING, TX 75063

RADHAKRISHNAN SELVAM
3600 CARLSBAD WAY
IRVING, TX 75063

**SEE REVERSE SIDE FOR ADDITIONAL INFORMATION
ANNUAL ESCROW AND INTEREST STATEMENT**

RADHAKRISHNAN SELVAM
3600 CARLSBAD WAY
IRVING, TX 75063

United Wholesale Mortgage
8950 Cypress Waters Blvd., Suite 100
Coppell, TX 75019
TIN#: 75-2921540

YEAR: 2021
ACCT #: 0668024169
SSN/TIN: XXX-XX-1370

DISBURSEMENTS FROM ESCROW
MORTGAGE INSURANCE: \$56.85
ESCROW REFUND: \$56.85

CURRENT TOTAL PYMT: \$0.00
CURRENT ESCROW PYMT: \$0.00
CURRENT OPTIONAL INS PYMT: \$0.00

PRINCIPAL RECONCILIATION

BEG BAL: \$424,496.04
APPLIED BALANCE: \$424,496.04
ENDING BAL: \$0.00

INTEREST RECONCILIATION

INTEREST PAID: \$2,943.59
MORTGAGE INTEREST RECEIVED FROM
PAYER(S)/BORROWER(S): \$2,943.59

CORRECTED (if checked)

| | | | | |
|---|---------------------------------------|---|---|--|
| 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 8950 Cypress Waters Blvd., Suite 100 Coppell, TX 75019 Customer Service: 888-464-2432 | | *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 <div style="font-size: 2em; font-weight: bold; text-align: center;">2021</div> Form 1098 | Mortgage Interest Statement 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. |
| RECIPIENT'S/LENDER'S TIN 75-2921540 | | 1 Mortgage interest received from payer(s)/borrower(s)* \$ 2,943.59 | 3 Mortgage origination date 09/28/2020 | |
| PAYER'S/BORROWER'S TIN 75-2921540 | PAYER'S/BORROWER'S TIN XXX-XX-1370 | 2 Outstanding mortgage principal \$ 424,496.04 | 5 Mortgage insurance premiums \$ 113.70 | |
| PAYER'S/BORROWER'S name RADHAKRISHNAN SELVAM | | 4 Refund of overpaid interest \$ 0.00 | 6 Points paid on purchase of principal residence \$ 0.00 | |
| Street address (including apt. no.) 3600 CARLSBAD WAY | | 7 <input checked="" 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. | | |
| City or town, state or province, country, and ZIP or foreign postal code IRVING, TX 75063 | | 8 Address or description of property securing mortgage | | |
| 9 Number of properties securing the mortgage 01 | 10 Other | | | |
| Account number (see instructions) 0668024169 | | | | |
| | | | | 11 Mortgage acquisition date |

Form 1098 (Keep for your records) www.irs.gov/Form1098 Department of the Treasury - Internal Revenue Service
 Nationstar Mortgage LLC d/b/a Mr. Cooper performs servicing duties for your loan account. Nationstar Mortgage LLC d/b/a Mr. Cooper's licensing information, as well as other important information, is listed below:

Texas Residents: COMPLAINTS REGARDING THE SERVICING OF A MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550. A complaint form and instructions may be downloaded and printed from the Department's website located at www.sml.texas.gov or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.



This is important tax information and is being furnished to the Internal Revenue Service. 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 or because you did not report this refund of interest on your return.

The amount shown may not be fully deductible by you on your Federal Income tax return. Limitations based on the cost and value of the secured property may apply. In addition, you may only deduct an amount of mortgage interest to the extent it was incurred by you, actually paid by you, and not reimbursed by another person.

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) 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 2021 that accrued in full by January 15, 2022, this prepaid interest may be included in box 1. However, you cannot deduct the prepaid amount in 2021 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.

Remember to file for Homestead (or Homeowner's) Exemption, if you are eligible.

If you have Mortgage Insurance Premium (MIP) on your loan, and if certain conditions are satisfied, you may be able to cancel the MIP coverage. Please contact us for additional information concerning your cancellation rights, if any.

If your home is located in California: Additional accountings may be requested by the mortgagor, trustor, or vendee pursuant to Civil Code 2954.

Box 2. Shows the outstanding principal on the mortgage as of January 1, 2021. If the mortgage originated in 2021, shows the mortgage principal as of the date of origination. If the recipient/lender acquired the loan in 2021, 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 2021 Schedule 1 (Form 1040). 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 2021 Schedule A (Form 1040) 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. Shows 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 2021, 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.

FreeFile. Go to www.irs.gov/FreeFile to see if you qualify for no-cost online federal tax preparation, e-filing, and direct deposit or payment options.



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| FACTS | WHAT DOES UNITED WHOLESALE 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 WHOLESALE MORTGAGE chooses to share; and whether you can limit this sharing. | | |
| Reasons we can share your personal information | | Does UNITED WHOLESALE 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 | |
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| How does UNITED WHOLESALE MORTGAGE protect my personal information? | To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. |
| How does UNITED WHOLESALE 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 LLC 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 WHOLESALE 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 WHOLESALE MORTGAGE doesn't jointly market. |