


RECIPIENT'S/LENDER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. loanDepot PO Box 77404 Ewing, NJ 08628 877-420-4526		* 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		Mortgage Interest Statement	
PAYER'S/BORROWER'S name, street address (including apt. no.) city or town, state or province, country, and ZIP or foreign postal code + 0612875 000054955 0EP201 1924319 H3 LD HEMANT PARMAR 1908 ARTEMIS PATH SAN ANTONIO TX 78245-1871 		1 Mortgage interest received from payer(s)/borrower(s) \$ 8,020.28		Account number (see instructions) 0146525555		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.	
		2 Outstanding mortgage principal \$ 324,470.63		3 Mortgage origination date 09/17/20			
		4 Refund of overpaid interest \$ 0.00		5 Mortgage insurance premiums \$ 2,682.76			
		6 Points paid on purchase of principal residence \$ 0.00					
		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 1908 ARTEMIS PATH SAN ANTONIO TX 78245					
		9 Number of properties securing the mortgage 01					
10 Other		11 Mortgage acquisition date		RECIPIENT'S/LENDER'S TIN 21-0534340		PAYER'S/BORROWER'S TIN XXX-XX-8909	

Form 1098

(keep for your records)

www.irs.gov/Form1098

Department of the Treasury - Internal Revenue Service

		Disbursement Activity 2021:		
Current Total Payment	1,943.54	FHA/Conv Mtg Ins	2,682.76	MT
Current Escrow Payment	656.42	Hazard Insurance	774.00	
		Property Taxes	6,257.90	
Principal Activity 2021:				
Beginning Balance	324,470.63			
Payments Applied	7,868.28			
Remaining Balance	316,602.35			
Escrow Activity 2021:				
Beginning Escrow Balance	-1,462.49			
Total Deposits	8,372.68			
Total Disbursements	9,714.66			
Closing Escrow Balance	-2,804.47			



2021 Net Interest payments reported to IRS *****

8,020.28

Please remember to file for Homestead Exemption, if you are eligible.

Message: If your loan was also serviced by another company in 2021, 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:
1908 ARTEMIS PATH
SAN ANTONIO TX 78245

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.

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.

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 loanadepot.loanadministration.com to send us a secure message; or by mail to PO Box 77404, Ewing, NJ 08628. 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.

Have additional questions? Contact us at loanadepot.loanadministration.com via secure message or chat with our virtual agent after logging into your account.

Texas Property Owners – COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 North Lamar, Suite 201, Austin, Texas 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT (877) 276- 5550.

loanDepot
 PO Box 77404
 Ewing, NJ 08628
 877-420-4526

ANNUAL DISCLOSURE NOTICE TO MORTGAGOR

HEMANT PARMAR
 1908 ARTEMIS PATH
 SAN ANTONIO TX 78245-1871

12/31/21

RE: Loan Number 0146525555
FHA NUMBER: 203-514-2504638

NOTICE: SECTION 329 OF THE CRANSTON-GONZALES NATIONAL AFFORDABLE HOUSING ACT REQUIRES THAT MORTGAGE COMPANIES SHALL ANNUALLY PROVIDE TO THEIR CUSTOMERS A WRITTEN DISCLOSURE STATEMENT WHICH DESCRIBES THE REQUIREMENTS THAT THE CUSTOMER MUST FULFILL UPON PREPAYMENT OF THEIR MORTGAGE. THE FOLLOWING NOTICE IS NOT DEMANDING PREPAYMENT OF YOUR MORTGAGE, ONLY NOTIFYING YOU OF YOUR RIGHT TO DO SO. YOU DO NOT NEED TO RESPOND.

Dear Mortgagor:

This notice is to advise you of the requirements that must be followed to accomplish a prepayment of your mortgage, and to prevent accrual of any interest after the date of prepayment.

The amount listed below is the amount outstanding on the loan for prepayment of the indebtedness due under your mortgage. This amount is good through **03/01/22**. (The amount provided is subject to further accounting adjustments. Also, any mortgage payments received or advances made by us before the stated expiration date will change the prepayment amount.)

PAYOFF AMOUNT: \$322,288.51

You may prepay any or all of the outstanding indebtedness due under your mortgage at any time, without penalty. However, to avoid the accrual of interest on any prepayment, the prepayment must be received on the installment due date (the first day of the month) if the mortgagee stated this policy in its response to a request for a payoff figure. Otherwise, you may be required to pay interest on the amount prepaid through the end of the month. The mortgagee can refuse to accept prepayment on any date other than the installment due date. For all FHA mortgages closed on or after January 21, 2015, mortgagees may only charge interest through the date the mortgage is paid in full.

This is not a request for payment in full. The amount shown includes interest through **03/01/22** and therefore will not agree with the year end principal balance reported on your Annual Tax and Interest Statement.

If you have any questions regarding this notice, please contact our Customer Service Department at **877-420-4526**.

ANNUAL MIP DISCLOSURE NOTICE TO MORTGAGOR

Your mortgage loan requires a mortgage insurance premium ("MIP"). MIP is insurance from the Federal Housing Administration ("FHA") that protects lenders against loss in the event a borrower defaults on a mortgage. **Effective for all loans closed on or after January 1, 2001, but whose FHA case number was assigned prior to June 3, 2013**, FHA annual mortgage insurance premiums will be automatically canceled under the following conditions:

For mortgages with terms more than 15 years, the annual mortgage insurance premiums will be canceled when the loan to value ratio reaches 78 percent, **provided** the mortgagor has paid the annual mortgage insurance premiums for at least five years.

For mortgages with terms 15 years and less and with loan to value ratios 90 percent and greater, the annual mortgage insurance premiums will be canceled when the loan to value ratio reaches 78 percent, irrespective of the length of time the mortgagor has paid the annual mortgage premiums.

Mortgages with terms 15 years and less and with loan to value ratios of 89.99 percent and less will not be charged annual mortgage insurance premiums.

FHA will determine when you have reached the 78% loan to value ratio based on the lower of the sales price or appraised value at origination. New appraised values will not be considered. Cancellation of the annual mortgage insurance premiums will normally be based on the scheduled amortization of the loan. However, in cases where the loan payments have been accelerated or modified, cancellation can be based on the actual amortization of the loan as provided to HUD by the servicing mortgagee.

Effective for all loans whose FHA case number was assigned on or after June 3, 2013, FHA annual mortgage insurance will be automatically canceled under the following conditions:

For any mortgage involving an original principal obligation (excluding financed upfront MIP (UFMIP) with a loan to value (LTV) ratio greater than 90.0%, the mortgage insurance premium must remain in effect for the first 30 years of the loan, or the entire term of the loan, whichever occurs first.

Continued on back

For any mortgage involving an original principal obligation (excluding financed upfront MIP (UFMIP) with a loan to value (LTV) ratio less than or equal to 90.0%, the mortgage insurance premium must remain in effect for the first 11 years of the loan, or the entire term of the loan, whichever occurs first.

Although the annual mortgage insurance premiums will be canceled as described, the contract of insurance will remain in force for the loan's full term. This mortgage insurance premium cancellation provision only applies to loans in the Mutual Mortgage Insurance (MMI) Fund.

For additional details regarding FHA's annual mortgage insurance premium cancellation, contact us at the phone number or address listed at the top of this page.

FACTS**WHAT DOES loanDepot.com, LLC 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 • account balances and payment history • credit history and credit score
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 reasons loanDepot.com chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does loanDepot.com 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	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	<p>Mail the form below</p> <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call (888) 337-6888 or go to www.loandepot.com/privacypolicy
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Mail-in Form

<p>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.</p> <p>____ Apply my choices only to me</p>	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p> <p><input type="checkbox"/> Do not share my personal information with nonaffiliates to market their products and services to me.</p>	
	Name	
	Address	
	City, State, Zip	
	Account #	
		<p>Mail to:</p> <p>loanDepot.com Attn: Privacy Opt Out 25500 Commercentre Drive Lake Forest, CA 92630</p>

Who we are	
Who is providing this notice?	loanDepot.com, LLC (NMLS #174457)
What we do	
How does loanDepot.com 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 loanDepot.com collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • open an account • pay your bills or apply for a loan • give us your income information or provide mortgage information 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 nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account - unless you tell us otherwise.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Our affiliates include companies with a common corporate identity of LD Holdings Group which include lending, title, escrow, insurance, and real estate companies such as LD Escrow, Inc., Closing USA, LLC (and companies that use Closing USA in their name), American Coast Title Company, Inc., and mello Home Services, LLC (and companies that use mello in their name).
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Nonaffiliates we share with can include mortgage companies, banks, insurance companies, direct marketing companies and non-profit organizations.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Our joint marketing partners include credit card companies, financial services providers, realtors, builders and other residential real estate companies.
Other important information	
<p>California Residents: If you are a resident of California, you are permitted to limit our disclosure of your nonpublic information to affiliates (companies we own or control) and outside companies with whom loanDepot.com, LLC does business to provide financial products and services. California consumers may opt out of such disclosure by completing, signing and returning to us the attached form entitled "Important Privacy Choices for Consumers."</p> <p>Vermont Residents: If you are a resident of Vermont, the following notice applies to you. For joint marketing with other financial companies, we will only provide those companies with your name, contact information and information about our transactions and experiences with you. Otherwise we will share information in accordance with the practices described above.</p>	