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Anurag Bajaj 43507 Ogden Place Sterling VA 20166 RECIPIENT'S/ LENDER'S TIN 84-4773334

> OMB No. 1545-1380 Mortgage Interest

Statement

Form 1098

Сору В For Payer/Borrower For year 2021

BORROWER'S/ PAYER'S TIN xxx-xx-4123

Account Number *____* 7200000817 L

BOX 1 Mortgage interest received from payer(s)/borrower(s) * 3,160.79 BOX 2 Outstanding mortgage principal 217,000.00 BOX 3 Mortgage origination date. 07/02/2021 BOX 4 Refund of overpaid interest. BOX 6 Points paid on purchase of principal residence BOX 7 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 Χ BOX 8 Address or description of property securing mortgage BOX 9 Number of properties securing the mortgage BOX 11 Mortgage acquisition date

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.

*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.

(Keep for your records)

Reconciliation of Account Date_ CHECKS WRITTEN BUT NOT PAID AMOUNT Please examine this statement and items at once and refer any exceptions immediately. Sort your checks numerically or by date issued. Mark off in your checkbook each of your checks paid by the bank and list the numbers and amounts of those not paid in the space provided at the left. Include any checks still not paid from previous statements. Subtract from your checkbook balance any SERVICE CHARGE (S.C.) or bank charge appearing on this statement. Reconcile your statement in the space provided below. Enter bank balance from statement Add deposits not credited by bank (if any) TOTAL Total of Checks Subtract total of not paid checks not paid

RECONCILIATION INSTRUCTIONS

Any Charge for Imprinted Checks Includes State Sales Tax Computed at the Current Rate, When Applicable

Explanation of Balance on Which the Interest Charge is Computed

We figure the interest charge on your account by applying the periodic rate to the "average daily balance" of your account. To get the "average daily balance" we take the beginning balance of your account each day, add any new advances and fees, and subtract any payments or credits. This gives us the daily balance. Then, we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance".

What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at:

OUTSTANDING CHECKS

Founders Bank

5101 Wisconsin Ave. NW, Ste. 400

Washington, DC 20016

You may also contact us on the Web: clientservice@foundersbank.bank

In your letter, give us the following information:

- · Account Information: Your name and account number.
- Dollar Amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

THIS AMOUNT SHOULD EQUAL YOUR CHECKBOOK BALANCE

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- . We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- · While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

In Case of Errors or Questions About Your Electronic Transfers

In Case of Errors or Questions About Your Electronic Transfers, Telephone us at 202-792-1610 or Write us at 5101 Wisconsin Ave. NW, Ste. 400, Washington, DC 20016 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- (1) Tell us your name and account number (if any).
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.

(3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.