

you may also be deductible. See Pub. 530 to figure the amount you can deduct.

**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 8896. 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 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](http://www.irs.gov/Form1098).

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



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.

TRUIST BANK  
P.O. BOX 26149  
RICHMOND, VA 23260-6149

PHONE NO. 1-800-634-7928

RECIPIENT'S/LENDER'S TIN  
59-3482833

PAYER'S/BORROWER'S TIN

XXX-XX-1870

PAYER'S/BORROWER'S name, street address (including apt. no.) city or town, state or province, country, and ZIP or foreign postal code

SUDHAKAR REDDY PERVALA  
1137 CHESTNUT BLUFF RUN  
APEX NC 27502

9 Number of properties securing the mortgage

001

10 Other Real Estate Taxes Paid

\$2,640.13

Account number (see instructions)

3004422147

Form 1098

(keep for your records)

THE ABOVE INFORMATION WAS REPORTED TO THE IRS UNDER THE PRIMARY BORROWER'S SSN. PLEASE CALL 800.634.7928 WITH QUESTIONS.

\*NOTE: THE AMOUNTS REPORTED MAY NOT BE FULLY DEDUCTIBLE BY YOU DEPENDING ON THE LOAN AMOUNT, THE SECURED PROPERTY'S PURCHASE PRICE, AND THE AMOUNT PAID BY A THIRD PARTY. PLEASE CONSULT A TAX ADVISOR REGARDING DEDUCTIBILITY.

OMB No. 1545-1380  
**2021**  
Substitute  
Form **1098**

\* 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.

1 Mortgage interest received from payer(s)/borrower(s)

\$6,412.08

2 Outstanding mortgage principal

\$264,070.41

3 Mortgage origination date

09/08/20

4 Refund of overpaid interest

\$0.00

5 Mortgage insurance premiums

\$ 584.10

6 Points paid on purchase of principal residence

\$0.00

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 in box 8.

8 Address or description of property securing mortgage

1137 CHESTNUT BLUFF RUN  
APEX NC 27502

11 Mortgage acquisition date

# 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 non-deductible item.