

only the amount he or she paid and cannot deduct the 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, TIN, 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.

Caution: 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.

tax returns) is necessary. For more information, see the instructions for Form 1040.

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.

CORRECTED (if checked)

RECIPIENT'S/LENDER'S name, street address, city or town, state or province, county, ZIP or foreign postal code, and telephone no.

GUARANTEED RATE, INC.
3940 N RAVENSWOOD AVE.
CHICAGO, IL 60613
(800) 263-4159

RECIPIENT'S/LENDER'S TIN: 36-4327855
PAYER'S/BORROWER'S TIN: XXX-XX-0428

PAYER'S/BORROWER'S name
SIVA RAMA KRISHNA BANDARU
2896 SOMBRERO CIR
SAN RAMON, CA 94583-2204

9 Number of properties securing the mortgage	10 Other
Account number (see instructions)	11 Mortgage acquisition date
213609590	

*** 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)	4 Refund of overpaid interest
\$ 1,781.35	\$
2 Outstanding mortgage principal	5 Mortgage insurance premiums
\$ 1,028,000.00	\$
3 Mortgage origination date	6 Points paid on purchase of principal residence
4/08/2021	\$

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

OMB No. 1545-1380
2021
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.

able to deduct the amount of the subsidy. See the instructions for Schedule A, Form 1040 for how to report the mortgage interest. Also, for more information, see Pub. 936 and Pub. 535.

Payer/Subscriber's taxpayer identification number (TIN). For your protection, this form may show only the last four digits of your TIN (SSN, ITIN, or EIN). However, the issuer has reported your complete TIN to the IRS.

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Box 11. If the recipient/lender acquired the mortgage in 2021, shows the date of acquisition.

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RECIPIENT'S/LENDER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. GUARANTEED RATE, INC. 3940 N RAVENSWOOD AVE CHICAGO, IL 60613 (800) 263-4159		PAYER'S/BORROWER'S TIN XXX-XX-0428		OMB No. 1545-1390 2021 Form 1098		Mortgage Interest Statement Copy B For Payer/Borrower	
RECIPIENT'S/LENDER'S TIN 36-4327855		PAYER'S/BORROWER'S TIN XXX-XX-0428		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.			
PAYER'S/BORROWER'S name SIVA RAMA KRISHNA BANDARU 2896 SOMBRERO CIR SAN RAMON, CA 94583-2204		Address or description of property securing mortgage 4/08/2021		1 Mortgage interest received from payer(s)/borrower(s) \$ 1,781.35		4 Refund of overpaid interest \$	
9 Number of properties securing the mortgage 213609590		10 Other 11 Mortgage acquisition date		2 Outstanding mortgage principal \$ 1,028,000.00		5 Mortgage insurance premiums \$	
Account number (see instructions) 213609590		8 Address or description of property securing mortgage 4/08/2021		3 Mortgage origination date 4/08/2021		6 Points paid on purchase of principal residence \$	
Form 1098 (keep for your records)		www.irs.gov/Form1098		Department of the Treasury - Internal Revenue Service		* 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.	

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Recoveries in Pub. 525.

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RECIPIENT/LENDER'S TIN 36-4327855	PAYER'S/BORROWER'S TIN XXX-XX-0428	1 Mortgage interest received from payer(s) borrower(s)* \$ 1,781.35	2 Outstanding mortgage principal \$ 1,028,000.00	3 Mortgage origination date 4/08/2021	4 Refund of overpaid interest \$	5 Mortgage insurance premiums \$	6 Points paid on purchase of principal residence \$	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.	8 Address or description of property securing mortgage	9 Number of properties securing the mortgage	10 Other	11 Mortgage acquisition date
PAYER'S/BORROWER'S name SIVA RAMA KRISHNA BANDARU 2896 SOMBRERO CIR SAN RAMON, CA 94583-2204		*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.										
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