only the amount he or she palu and positive percent and have to include in share of the amount allowable as a deduction. Each borrower may have to include in hox 4. Income a share of any amount reported in box 4. If your mortgage payments were subsidized by a government agency, you may not be 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

Box 1. Shows the mortgage interest received by the recipient/lender during the year assigned to distinguish your account

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, 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.

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 in the mortgage.

indebtedness, and you may be subject to a deduction limitation

Recoveries in Pub. 525.

Recoveries in Pub. 525.

Recoveries in Pub. 525.

Box 5. If an amount is reported in this box, it may qualify to be treated as deductible Box 6. Not all points are reportable to you. Box 6 shows points you or the seller paid 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 this year for the purchase of your principal residence that are required to be reported subtract seller-paid points from the basis of your residence. Other points not reported 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. In box 6 may also be deductible in the property securing the mortgage is the same as the Box 7. If 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 securing the mortgage in the recipient may use this box to give you other information, such as gox 11. If the recipient/lender acquired the mortgage in 2021, shows the date of

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 to see if you qualify for no-cost online federal tax preparation, e-filing, and direct deposit or payment options

				11 Mortgage acquisition date	Account number (see instructions) 213609590
because you didn't report the refund of interest (box 4); or because you claimed a nondeductible item.				10 Other	9 Number of properties securing the mortgage
interest or for these points, reported in boxes 1 and 6; or		curing mortgage	8 Address or description of property securing mortgage		
may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for this mortrace	me as PAYER'S/ ss or description is	ortgage is the sar ked, or the addre	7 X 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.	204	SIVA KAMA KKISHNA BANDAKO 2896 SOMBRERO CIR SAN RAMON, CA 94583-2204
file a return, a negligence penalty or other sanction		\$	4/08/2021	Capit	PAYER'S/BORROWER'S name
IRS. If you are required to		6 Points paid on purchase of	3 Mortgage origination date	XXX-XX-0428	36-4327855
through 9 and 11 is important tax information		€	\$ 1,028,000.00	PAYER'S/BORROWER'S TIN	RECIPIENT'S/LENDER'S TIN
The information in boxes 1	5 Mortgage insurance premiums	5 Mortgage insu	2 Outstanding mortgage principal		
Borrower		↔	\$ 1,781.35		
For Payer/	rpaid interest	4 Refund of ove	1 Mortgage interest received from payer(s) 4 Refund of overpaid interest borrower(s)*		CHICAGO, IL 60613
	Form 1098	berson.	paid by you, and not reimbursed by another person		3940 N RAVENSWOOD AVE
Statement		y you, actually	deduct interest to the extent it was incurred by you, actually		GUARANTEED RATE, INC.
_	うつうと	<	by you. Limits based on the loan amount and the cost and by you. Limits based on the loan amount and the cost and walks of the secured properly may apply. Also, you may only		RECIPIENT'S/LENDER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.
Mortgage	OMB No 1545-1380	_	CORRECTED (if checked)	CORRECT	

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

Pub. 936 and Pub. 535.

Pub. 936 and Pub. 535.

The payer's Borrower's taxpayer identification number (TNN). For your protection, this Payer's Borrower's taxpayer identification number (TNN). For your protection, this Payer's Borrower's taxpayer identification number. ATIN, or EIN). However, form may show only the last four digits of your TIN (SSN, ITIN, ATIN, or EIN). However, form may show only the last four digits of your TIN (SSN, ITIN, ATIN, or EIN). However, account number has footness in the last four digits of your interest not only the recipient/lender during the year.

Box 1. Shows the mortgage interest received by the recipient/lender during the year.

Box 1. Shows the mortgage interest received by the recipient/lender during a mount includes interest on any obligation secured by real property, including a mount gage, home equity loan, or line of credit. This amount does not include points, mortgage. Such government subsidy payments, or seller payments on a "buydown" mortgage. Such government subsidy payments, or seller payments on a "buydown" mortgage. Such ground in your prepaid interest in 2021 that accrued in full by January 15, 2022, this prepaid interest may be included in box 1.

If you hold a mortgage credit certificate and can daim the mortgage interest credit, see If you hold a mortgage credit certificate and can daim the mortgage interest credit, see If you had a mortgage credit certificate and can daim the mortgage interest credit, see If you had a mortgage credit certificate and can daim the mortgage interest credit, see If you had a mortgage credit certificate and can daim the mortgage interest 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 6. Not all points are reportable to you. Box 6 snows pollits you or the purchase of your principal residence that are required to be reported this year for the purchase of your principal residence. Other points not reported to you. Generally, these points are fully deductible in the year paid, but you must to you feel 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 in box 6 may also be deductible. See Pub. 936 to figure the amount you can deduct in box 7. If the address of the property securing the mortgage is the same as the payer shorrower's, either the box has been checked, or box 8 has been completed. 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, shows any be blank securing the mortgage. If only one property secures the loan, this box may be blank securing the taxes or insurance paid from escrow.

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

backspar

acquisition.

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Department of the Treasury - Internal Revenue Service		records) www.irs.gov/Form1098	Form 1098 (keep for your records)
			213609590
		11 Mortgage acquisition date	Account number (see instructions)
or because you claimed a nondeductible item.			mortgage
the refund of interest (box 4);		10 Other	9 Number of properties securing the
reported in boxes 1 and 6; or	8 Address or description of property securing mortgage	8	
because you overstated a deduction for this mortgage	entered in box 8.		SEIN NOTION CA SESSE E
the IRS determines that an underpayment of tax results	7 $X$ 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		2896 SOMBRERO CIR
penalty or other sanction	4/08/2021 \$	DAR!	PAYER'S'BORROWER'S name
IRS. If you are required to	Mortgage origination date	XXX-XX-0428 3 N	36-4327855
important tax information	1,028,000.00 \$	PAYER'S/BORROWER'S TIN	RECIPIENT'S/LENDER'S TIN
The information in boxes 1	Outstanding mortgage principal     Mortgage insurance premiums	2 0	
Borrower	1,781.35 \$	49	1000
For Payer/	Montgage interest received from payer(sy 4 Refund of overpaid interest porrower(s)*	1 Mortgage borrower(s)*	CHICAGO, IL 60613
Carcilone	paid by you, and not reimbursed by another person. Form 1098	paid t	3940 N RAVENSWOOD AVE
Statement	value of the secured property may apply. Also, you may only long and deduct interest to the extent it was incurred by you, actually	value	CITADA NIMERO DA ME TNO
Interest	0	_	RECIPIENT'S/LENDER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.
Mortgage		CORRECTED (if checked)	

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share of the amount allowable as a ucuuling. Lower common the income a share of any amount reported in box 4. Income a share of any amount reported in box 4. If your mortgage payments were subsidized by a government agency, you may not be 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 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

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 Pub. 936 and Pub. 535.

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.

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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 Box 6. Not all points are reportable to you. Box 6 shows points you for 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 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. Pax 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 securing the mortgage. If only one property secures the loan, this box may be blank as the control of the property secures the loan, this box may be blank as the property secures the loan of the property secure real estate taxes or insurance paid from escrow

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

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.

PAYER'S/BORROWER'S name ZIP or foreign postal code, and telephone no. RECIPIENT'S/LENDER'S name, street address, city or town, state or province, country, 9 Number of properties securing the GUARANTEED RATE, INC. 3940 N RAVENSWOOD AVE CHICAGO, IL 60613 (800) 263-4159 mongage Account number (see instructions) SIVA RAMA KRISHNA BANDARU 2896 SOMBRERO CIR SAN RAMON, CA 94583-2204 RECIPIENT'S/LENDER'S TIN 213609590 36-4327855 BANDARU PAYER'S/BORROWER'S TIN 6 11 Mortgage acquisition date Other XXX-XX-0428 CORRECTED (if checked) by you. Limits based on the loan amount and the cost and value of the secured property may apply. Also, you may only paid by you, and not reimbursed by another person. deduct interest to the extent it was incurred by you, actually CAUTION: The amount shown may not be fully deductible 2 Outstanding mortgage principal BORROWER'S address, the box is checked, or the address or description is entered in box 8. Mortgage interest received from payer(s)/ Mortgage origination date Address or description of property securing mortgage  $\overline{\mathrm{X}}$  If address of property securing mortgage is the same as PAYER'S/ 4/08/2021 028,000.00 4 Refund of overpaid interest 5 Mortgage insurance premiums principal residence Points paid on purchase of OMB No. Form 1545-1380 1098 and is being furnished to the IRS. If you are required to The information in boxes 1 Statement Mortgage underpayment of tax results reported in boxes 1 and 6; or the refund of interest (box 4): the IRS determines that an deduction for this mortgage important tax information may be imposed on you if interest or for these points because you overstated a penalty or other sanction file a return, a negligence or because you claimed a because you didn't report Interest through 9 and 11 is For Payer/ Borrower Copy B

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