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AVDHESH BHARDWAJ
705 MELILOT LN
ALPHARETTA GA 30004-0771



\$	239,571.45	10/23/20
4 Refund of overpaid interest	0.00	5 Mortgage insurance premiums
\$		\$ 0.00
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		705 MELILOT LN ALPHARETTA GA 30004
9 Number of properties securing the mortgage		01

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.

10 Other	11 Mortgage acquisition date	RECIPIENT'S/LENDER'S TIN 21-0534340	PAYER'S/BORROWER'S TIN XXX-XX-4538
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		Disbursement Activity 2021:		M
Current Total Payment	981.95			
Current Escrow Payment	0.00			
Principal Activity 2021:				
Beginning Balance	239,571.45			
Payments Applied	5,220.34			
Remaining Balance	234,351.11			
Escrow Activity 2021:				
Beginning Escrow Balance	0.00			
Total Deposits	0.00			
Total Disbursements	0.00			
Closing Escrow Balance	0.00			

2021 Net Interest payments reported to IRS ***** 6,563.06

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:
705 MELILOT LN
ALPHARETTA GA 30004



(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.

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 uwm.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 uwm.loanadministration.com via secure message or chat with our virtual agent after logging into your account.

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 • And Account Balances and Payment History • And Credit History and Credit Scores
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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 reason UNITED WHOLESALE MORTGAGE chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does UNITED WHOLESALE MORTGAGE 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	No	We Don’t Share
For our affiliates’ everyday business purposes – Information about your transactions and experiences	Yes	No
For our affiliates’ everyday business purposes – Information about your credit worthiness	No	We Don’t Share
For non-affiliates to market to you	No	We Don’t Share

Questions?	Call (800) 981-8898
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What we do

How does UNITED WHOLESALE MORTGAGE 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.
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How does UNITED WHOLESALE MORTGAGE collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Apply for a loan or give us your contact information; • Give us your income information or provide employment information; • Show your government-issued ID <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
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Why can’t I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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 non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
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Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include non-financial companies such as First Look Appraisals, LLC.
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Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • UNITED WHOLESALE MORTGAGE does not share with non-affiliates so they can market to you.
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Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • UNITED WHOLESALE MORTGAGE doesn’t jointly market.
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