



321 Research Parkway
Suite 303
Meriden, CT 06450

Address Service Requested

225245
NIRANJAN PARIPELLI
2232 GADWALL CT
CONROE TX 77384

**ANNUAL TAX AND INTEREST
STATEMENT 1098-2021**



Principal Balance	
Current Payment	\$2,453.55
Ending Balance	\$331,375.55
Principal Applied	\$1,192.45

Escrow Reconciliation	
Beginning Balance	\$0.00
+ Deposits	\$13,694.22
- Mortgage Ins Paid	\$315.96
- Taxes Paid	\$1,115.02
- Assessments Paid	\$448.80
Ending Balance	\$11,814.44

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. Planet Home Lending, LLC 321 Research Parkway Suite 303 Meriden, CT 06450 Phone: (866) 882-8187		*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.	OMB No. 1545-1380 2021 Form 1098	<p style="text-align: center;">Mortgage Interest Statement</p> <p style="text-align: center;">Copy B For Payer/Borrower</p> <p>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.</p>
RECIPIENT'S/LENDER'S TIN 26-0362771		1 Mortgage interest received from payer(s)/borrower(s)* <p style="text-align: right;">\$1,522.91</p>		
PAYER'S/BORROWER'S TIN ***-**-2144	2 Outstanding mortgage principal <p style="text-align: right;">\$332,568.00</p>	3 Mortgage origination date <p style="text-align: center;">09/01/2021</p>		
PAYER'S/BORROWER'S name NIRANJAN PARIPELLI		4 Refund of overpaid interest <p style="text-align: right;">\$0.00</p>	5 Mortgage insurance premiums <p style="text-align: right;">\$315.96</p>	
Street address (including apt. no.) 2232 GADWALL CT		6 Points paid on purchase of principal residence <p style="text-align: right;">\$0.00</p>		
City or town, state or province, country, and ZIP or foreign postal code CONROE TX 77384		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.		
9 Number of properties securing the mortgage 10 Real estate taxes paid <p style="text-align: right;">\$1,115.02</p>		8 Address or description of property securing mortgage 2232 GADWALL CT CONROE TX 77384		
Account number (see instructions) 9102188425		11 Mortgage acquisition date <p style="text-align: center;">11/01/2021</p>		
CONV W/PMI				

Private Mortgage Insurance:

Your mortgage loan requires private mortgage insurance ("PMI"). PMI protects lenders and others against financial loss when borrowers default. Charges for the insurance are added to your loan payments. Under certain circumstances, federal law gives you the right to cancel PMI or requires that PMI automatically terminate. Cancellation or termination of PMI does not affect any obligation you may have to maintain other types of insurance.

Borrower Requested Cancellation of PMI: Under the Homeowners Protection Act of 1998, if your loan closed on or after July 29, 1999 as a single-family primary residence, you have the right to request that PMI be cancelled on or after either of these dates: (1) the date the principal balance of your loan is first scheduled to reach 80% of the original value of the property or (2) the date the principal balance actually reaches 80% of the original value of the property. PMI will only be cancelled on these dates if: (1) you submit a written request for cancellation; (2) you are current on your loan and have a good payment history; and (3) we receive, if requested and at your expense, evidence that the value of the property has not declined below its original value and certification that there are no subordinate liens on the property. A "good payment history" means no payments 60 or more days past due within two years and no payments 30 or more days past due within one year of the cancellation date. "Original value" means the lesser of the contract sales price of the property or the appraised value of the property at the time the loan was closed.

Automatic Termination of PMI: Under the Homeowners Protection Act of 1998, if your loan closed on or after July 29, 1999 as a single family primary residence and if you are current on your loan payments, PMI will automatically terminate on the date the principal balance of your loan is first scheduled to reach 78% of the original value of the property. If you are not current on your loan payments as of that date, PMI will automatically terminate when you thereafter become current on your payments. Termination of your PMI will occur on the first day of the first month after the date you become current. In any event, PMI will not be required on your mortgage loan beyond the date that is the midpoint of the amortization period for the loan if you are current on your payments on that date. Automatic termination at the midpoint of the amortization period occurs on the first day of the first month following the midpoint.

If your loan closed before July 29, 1999 or if it is not a single-family primary residence or second home: The conditions for cancelling mortgage insurance for mortgages closed before July 29, 1999 are not statutory under federal law, they may be changed at any time (unless otherwise required by state law).

To determine if you can cancel the PMI on your loan or for further information about PMI Cancellation, contact us at 1-866-882-8187 or by mail at 321 Research Parkway, Suite 303, Meriden, CT 06450.

Instructions for Payer/Borrower

A person (including a financial institution, a governmental unit, and a cooperative housing corporation) who is engaged in a trade or business and, in the course of such trade or business, received from you at least \$600 of mortgage interest (including certain points) on any one mortgage in the calendar year must furnish this statement to you.

If you received this statement as the payer of record on a mortgage on which there are other borrowers, furnish each of the other borrowers with information about the proper distribution of amounts reported on this form. Each borrower is entitled to deduct only the amount he or she paid and points paid by the seller that represent his or her 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, 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.

Box 2. Shows the outstanding principal on the mortgage as of January 1, 2021. If the mortgage originated in 2021, shows the mortgage principal as of the date of origination. If the recipient/lender acquired the loan in 2021, shows the mortgage principal as of the date of acquisition.

Box 3. Shows the date of the mortgage origination.

Box 4. Do not deduct this amount. It is a refund (or credit) for overpayment(s) of interest you made in a prior year or years. If you itemized deductions in the year(s) you paid the interest, you may have to include part or all of the box 4 amount on the "Other income" line of your 2021 Schedule 1 (Form 1040). No adjustment to your prior year(s) tax return(s) is necessary. For more information, see Pub. 936 and *Itemized Deduction 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 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.



FACTS	WHAT DOES Planet Home Lending, LLC ("Planet") NMLS #17022 DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect 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 Employment information ▪ Account balances and Payment history ▪ Credit history and Transaction history
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 reasons Planet chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Planet 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	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing	<ul style="list-style-type: none"> ▪ Call 866-882-8187 Monday – Friday, 8:30 A.M. – 9:00 P.M. Eastern ▪ Mail the form on last page to Planet Home Lending, 321 Research Pkwy, Suite 303, Meriden, CT 06450, Attn: PND <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 31 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 866-882-8187 or go to www.planethomelending.com
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Who we are

Who is providing this notice?

The consumer financial companies within the Planet Financial Group, LLC family of companies, including Planet Home Lending, LLC NMLS #17022 and KeyLink National Title, LLC.

What we do

How does Planet 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.

How does Planet collect my personal information?

We collect your personal information, for example, when you

- **Apply for a loan** or
- **Give us your income information** or
- **Pay us by check** or
- **Provide account information** or
- **Provide your mortgage information**

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies

Why can't I limit all sharing?

Federal law gives you the right to limit only

- 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

State laws and individual companies may give you additional rights to limit sharing. **See below for more on your rights under state law.**

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account - unless you tell us otherwise

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Affiliates within the Planet Financial Group, LLC family of companies include Planet Home Lending, LLC and KeyLink National Title, LLC.*

Non-affiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Non affiliates we share with may include consumer reporting agencies, businesses used to assist with servicing, and companies that help protect against fraud.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners include banks, mortgage lenders and bankers, and non-financial companies.*



Other important information

RESIDENTS OF CALIFORNIA: Planet Home Lending, LLC will not share information with companies outside the Planet Financial Group, LLC family of companies (including parent or subsidiary companies), except as permitted by law, unless authorized to do so. California residents will be treated as if they had opted-out of non-affiliate sharing automatically, unless such sharing is permitted by law.

RESIDENTS OF NEVADA: Planet Home Lending, LLC is providing this notice pursuant to Nevada law. You may elect to be placed on our Internal Do Not Call list by writing to us at Planet Home Lending, ATTN: PND, 321 Research Pkwy, Ste 303, Meriden, CT 06450. For additional information, you may write to us at the address above, call Customer Service at 866-882-8187, or email us at cs@myloansupport.com. You may also contact the Nevada Attorney General's Office at: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone: 702-486-3132; Email: bcpinfo@ag.state.nv.us.

RESIDENTS OF NORTH DAKOTA: Except as permitted by law, we will not share your personal information with nonaffiliates or affiliates unless you authorize us to. To opt-in to sharing, please contact us at 866-882-8187.

RESIDENTS OF TEXAS: For questions or complaints about this loan, contact Planet Home Lending at 866-882-8187, by mail at 321 Research Parkway, Suite 303, Meriden, CT 06450 or email cs@myloansupport.com. The lender is licensed and examined under Texas law by the Office of Consumer Credit Commissioner (OCCC), a state agency. If a complaint or question cannot be resolved by contacting the lender, consumers can contact the OCCC to file a complaint or ask a general credit-related question. OCCC address: 2601 N. Lamar Blvd., Austin, Texas 78705. Phone (800) 538-1579. Fax: (512) 936-7610. Website: occc.texas.gov. E-mail: consumer.complaints@occc.texas.gov.

RESIDENTS OF VERMONT: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to non-affiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found at www.planethomelending.com or call 1-866-882-8187. To opt-in to sharing, please contact us at 866-882-8187.

Mail-in Form

If you have a joint account, your choices(s) will apply to everyone on your account unless you mark below. <input type="checkbox"/> Apply my choices(s) only to me.	Mark any/all you want to limit: <input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes. <input type="checkbox"/> Do not allow your affiliates to use my personal information to market me. <input type="checkbox"/> Do not share my personal information with non- affiliates to market their products and services to me.	
	Name	
	Address City, State, Zip	
	Loan or SSN#:	
Mail To:	Planet Home Lending, 321 Research Parkway, Suite 303, Meriden, CT 06450, Attn: PND	

