

RECIPIENT'S/LENDER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.  
 Flagstar Bank, N.A.  
 5151 Corporate Drive  
 Troy, MI 48098-2639  
 (800) 968-7700

**\*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  
**Form 1098**  
 (Rev. January 2022)  
 For calendar year 2022

**Mortgage Interest Statement**

PAYER'S/BORROWER'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code  
 3-655-44123-0147203-030-000-000-000  
**GRESHMA NARESH**  
**809 MARKHAM DR**  
**ANNA TX 75409-5386**

1 Mortgage interest received from payer(s)/borrower(s)* \$ 2,112.77	
2 Outstanding mortgage principal \$ 550,066.00	3 Mortgage origination date 11/14/2022
4 Refund of overpaid interest \$ 0.00	5 Mortgage insurance premiums \$ 0.00
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. <input type="checkbox"/>
8 Address or description of property securing mortgage 809 MARKHAM DR ANNA TX 75409-5386	
9 Number of properties securing the mortgage	10 Other
11 Mortgage acquisition date 12/20/2022	Account number (see instructions) 472433125
RECIPIENT'S/LENDER'S TIN 38-2734984	PAYER'S/BORROWER'S TIN ***-**-6940

**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.



» 1098 MORTGAGE INTEREST STATEMENT

GRESHMA NARESH  
 809 MARKHAM DR  
 ANNA TX 75409-5386

TAX YEAR: 2022  
 LOAN NUMBER: 472433125  
 PROPERTY ADDRESS: 809 MARKHAM DR  
 ANNA TX 75409-5386

Principal Balance Activity		Interest Activity		Escrow Account Activity	
Beginning Balance	\$550,066.00	Interest Paid	\$2,112.77	Beginning Balance	\$0.00
Principal Paid	\$60,798.22			Total Deposits	\$654.88
Ending Balance	\$489,267.78			Ending Balance	\$654.88

## 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 each borrower paid and points paid by the seller that represent each borrower's 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 the calendar year that accrued in full by January 15, of the subsequent year, this prepaid interest may be included in box 1. However, you cannot deduct the prepaid amount in the calendar year paid 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 of the calendar year. If the mortgage originated in the calendar year, shows the mortgage principal as of the date of origination. If the recipient/lender acquired the loan in the calendar year, 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 calendar year 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 calendar year 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 the calendar year, 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).


**Free File.** 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.

# FACTS WHAT DOES LAKEVIEW DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.
<b>What?</b>	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"> <li><input type="checkbox"/> Social Security number and income</li> <li><input type="checkbox"/> Account balances and payment history</li> <li><input type="checkbox"/> Credit history and credit scores</li> </ul>
<b>How?</b>	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 Lakeview Loan Servicing, LLC ("Lakeview") chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Lakeview share?	Can you limit this sharing?
<b>For our everyday business purposes---</b> such as to process your transaction, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes---</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes---</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes---</b> information about your creditworthiness	Yes	Yes
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For non-affiliates to market to you</b>	Yes	Yes

<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>▪ Call 1.844.838.4322 – our menu will prompt you through your choice(s)</li> <li>▪ Visit us online: <a href="https://lakeview.com/privacy-opt-out/">https://lakeview.com/privacy-opt-out/</a> or</li> <li>▪ Mail the form below</li> </ul> <p><b>Please note:</b> If you are a <i>new</i> customer, we can begin sharing your information 30 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.</p> <p>However, you can contact us at any time to limit our sharing. See link below to complete online.</p>
<b>Questions?</b>	Call 1.844.838.4322 or go to <a href="https://lakeview.com/privacy-opt-out/">https://lakeview.com/privacy-opt-out/</a>

Mail-in Form	
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 to me.	
<input type="checkbox"/> Do not share my personal information with non-affiliates to market their products and services to me.	
Name	<b>Mail to:</b> Lakeview Loan Servicing, LLC Attention: Compliance Dept (Opt-out Process) 4425 Ponce de Leon Boulevard, MS 5-251 Coral Gables, Florida 33146 
Address	
City, State, Zip	
Account #	

Who we are	
Who is providing this notice?	Lakeview Loan Servicing, LLC
What we do	
How does Lakeview 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 Lakeview collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> pay your bills or apply for a loan</li> <li><input type="checkbox"/> give us your income information or provide employment information</li> <li><input type="checkbox"/> give us your employment history</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> sharing for affiliates' everyday purposes – information about your creditworthiness</li> <li><input type="checkbox"/> affiliates from using your information to market to you</li> <li><input type="checkbox"/> sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.
Definitions	
Affiliates	<p>Companies related by common ownership or control or as disclosed in the Nationwide Multistate Licensing System. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> <i>Our affiliates include financial companies such as Lakeview Community Capital, LLC and Lakeview Household Insurance Solutions, LLC.</i></li> </ul>
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"> <li><input type="checkbox"/> <i>Non-affiliates we share with can include mortgage companies, banks, insurance companies and non-profit organizations.</i></li> </ul>
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> <i>Our joint marketing partners include mortgage lenders, credit card companies, debt settlement providers, and other financial services companies.</i></li> </ul>
Other important information	
<p><b>Special Notice to Nevada Customers:</b> We are providing you this notice pursuant to state law. You may be placed on our internal Do Not Call List by following the directions in the <i>To limit our sharing</i> section. Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St, Suite 3900, Las Vegas, NV 89101; Phone number 702.486.3132; email: <a href="mailto:AGINFO@ag.state.nv.us">AGINFO@ag.state.nv.us</a>  Lakeview Loan Servicing, LLC, Attention: Compliance Dept (Opt-out Process), 4425 Ponce de Leon Boulevard, MS 5-251 Coral Gables, Florida 33146; Phone number: 1.844.838.4322; Email: <a href="mailto:IssueResolutions@lakeviewloanservicing.com">IssueResolutions@lakeviewloanservicing.com</a>.</p>	
<p><b>Special Notice for Vermont Customers:</b> If our records indicate that you are a resident of Vermont, we will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, or credit report to nonaffiliated 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, please call 844.838.4322.</p>	
<p><b>Special Notice for California Residents:</b> In order to comply with California law, the following applies if your account has a California mailing address.</p>	
<p><b>Restrict Nonpublic Personal Information Shared with Non-affiliate Third Parties</b>  Even if you do not make the privacy choice set above, we will not share information that we have about you with non-affiliated third parties, except for Everyday Business Purposes (defined below). For purposes of this notice, "Everyday Business Purposes" means any of the purposes set forth in Cal. Fin. Code § 4056. Including but not limited to:</p> <ol style="list-style-type: none"> <li>(1) When personal information is necessary to effect, administer, or enforce a transaction requested or authorized by you, or in connection with servicing or processing a financial product or service requested or authorized by you, or in connection with maintaining or servicing your account with us, or with another entity as part of a private label credit card program or other extension of credit on behalf of that entity, or in connection with a proposed or actual securitization or secondary market sale, including sales of servicing rights, or similar transactions related to a transaction of the consumer.</li> <li>(2) When your personal information is released with your consent or at your direction; and/or</li> <li>(3) When your personal information is released to: <ol style="list-style-type: none"> <li>a. Protect the confidentiality or security of your records with us; and/or</li> <li>b. Protect against fraud, identity theft, unauthorized transactions, claims, or other liability.</li> </ol> </li> </ol>	
<p><b>Restrict Nonpublic Personal Information Shared with Lakeview Family</b>  We will not share nonpublic personal information about you within our family of companies other than for our Everyday Business Purposes unless we first provide you with further privacy choices.</p>	
<p><b>Restrict Nonpublic Personal Information Shared with Joint Marketing Partners</b>  We will not share information about you with joint marketing partners unless we first provided you with further privacy choices.</p>	
<p><b>Special Notice to North Dakota Customers:</b> Pursuant to state law, we will only share information with our affiliates, non-affiliates and third parties as required or permitted by law, or if you give us permission.</p>	