

Annual Tax and Interest Statement

JPMorgan Chase Bank, N.A.
 Mail Code LA4-6396
 700 Kansas Lane
 Monroe, LA 71203

Loan Number 4027077324
 Statement Date 12/31/2022
 Tax Year 2022
 Property Address 233 PODUNK RD
 STURBRIDGE MA 01566

Principal Activity
 Beginning Balance \$545,290.39
 Amount Paid \$10,466.37
 Ending Balance \$534,824.02

Escrow Activity
 Beginning Escrow Balance \$1,113.80
 Deposits \$7,091.63
 Disbursements:
 Homeowners Insurance Paid \$980.00
 Mortgage Insurance Paid \$0.00
 Real Estate Taxes Paid \$6,264.72
 Additional Assessments Paid \$0.00
 Escrow Refund \$0.00
 Ending Escrow Balance \$960.71

94429 ZWZ Z 36522 C - 1098Z
 RAJESH RAMAMOORTHY IYER
 UTTARA RAJESH IYER
 233 PODUNK RD
 STURBRIDGE MA 01566

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. JPMorgan Chase Bank, N.A. Mail Code LA4-6396 700 Kansas Lane Monroe, LA 71203 PHONE: 1-800-848-9136		*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	<h3>Mortgage Interest Statement</h3> <p>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>
1 Mortgage interest received from payer(s)/borrower(s)* \$ 11,733.88		2 Outstanding mortgage principal \$ 545,290.39		
RECIPIENT'S/LENDER'S TIN 13-4994650	PAYER'S/BORROWER'S TIN ***-**-4948	3 Mortgage origination date 12/03/2021	4 Refund of overpaid interest \$ 0.00	5 Mortgage insurance premiums \$ 0.00
PAYER'S/BORROWER'S name RAJESH RAMAMOORTHY IYER UTTARA RAJESH IYER		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.
Street address (including apt. no.) 233 PODUNK RD		8 Address or description of property securing mortgage 233 PODUNK RD STURBRIDGE MA 01566		
9 Number of properties securing the mortgage 1	10 Other	11 Mortgage acquisition date 05/01/2022		
Account number (see instructions) 4027077324				

Form 1098 (Rev. 1-2022) (Keep for your records) www.irs.gov/Form1098 Department of the Treasury - Internal Revenue Service

Please Note:

COVID-19 Assistance: Delayed Payments

Delayed payments under COVID-19 Assistance may impact the amount of mortgage interest shown on your IRS Form 1098. See FAQs on the back for more information.

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.

Esta comunicación contiene información importante acerca de la cuenta. Si tiene alguna pregunta o necesita ayuda para traducirla, comuníquese con nosotros llamando al 1-855-280-4198.

This statement shows the Real Estate Taxes Chase paid from your escrow account. Further Real Estate Tax questions? See www.Chase.com/PrepayTaxesFAQ

Additional Amounts

Real Estate Taxes Paid \$6,264.72

Resources

Tax Forms are available for the primary borrower and coborrower to view, download, and print at www.chase.com/TaxStatement

PHONE: 1-800-848-9136
 we accept operator relay calls

Customer Service Inquiries:
 Chase
 Mail Code LA4-6475
 700 Kansas Lane
 Monroe, LA 71203



Frequently Asked Questions About Your IRS Form 1098 (Mortgage Interest Statement)

Why doesn't Box 2 on my Form 1098 report my principal balance at the end of the year?

The IRS requires us to report the outstanding principal balance as of January 1st of the tax year being reported in Box 2 or when Chase originated or acquired the loan in the tax year.

I pay mortgage insurance premiums monthly. Why isn't that listed in Box 5 (Mortgage insurance premiums) on my Form 1098?

Box 5 (Mortgage insurance premiums) applies only to loans closed after December 31, 2006. For more information about the deductibility of mortgage insurance see the Schedule A (Form 1040) instructions for more information at www.irs.gov.

Why is the mortgage interest shown on my Form 1098 different from last year?

The amount of interest you pay may change from year to year, usually because of a change in your interest rate or in the number of payments we received from you during the calendar year. For instance, you may have paid less interest if you delayed payments through COVID-19 Assistance. This may result in a lower amount of interest showing on your Form 1098.

Why don't the interest and principal amounts shown on my Form 1098 match the amounts on my billing statement?

There are several reasons for the difference between the amounts shown on your Form 1098 and billing statement. The interest reported on your Form 1098 may include fees or exclude interest that wasn't due yet. The principal amount on your Form 1098 may include capitalized amounts from a modification.

Why doesn't my Social Security number appear on Form 1098?

The IRS requires us to prepare Form 1098 in the name and Social Security number of the "Payer of Record" on the loan. The "Payer of Record" is the first person listed on the billing statement, who is also known as the primary borrower.

Will I receive more than one Form 1098 for the same property in a year?

You should receive Form 1098 from each company to which you paid reportable mortgage interest or points. You could receive more than one Form 1098 if you refinanced the property during the year and/or if servicing on the loan was transferred.

Do you report the real estate taxes I paid during the year on Form 1098? And can I deduct them on my income tax return?

The IRS does not require us to report real estate taxes paid by you on Form 1098. We do, however, provide that information to you on the Annual Tax and Interest Statement for informational purposes only. To determine if the real estate taxes you paid are deductible, we suggest you contact your own tax advisor or the IRS at 1-800-829-1040 or www.irs.gov.

I paid points at closing, so why aren't they listed in the Points Paid on Purchase of Principal Residence box on my Form 1098?

According to the IRS, not all points are reportable, such as points paid to improve a residence, purchase a second home or refinance a loan. We suggest you contact your own tax advisor or the IRS at 1-800-829-1040 or www.irs.gov.

Why didn't I receive my 1099 Form at the same time I received my Form 1098?

Chase will mail your tax forms to you as the forms become available. While we mail tax forms by January 31st, it isn't always possible to combine them into a single mailing.

How do I go paperless and stop receiving tax forms in the mail?

Visit the paperless options on the Profile & Settings page at www.chase.com/paperless to select the tax forms you wish to receive paperless.

Who do I contact to correct my Social Security number on my tax statement?

Submit your written request and any supporting documents to:

Regular Mail	Overnight Mail	Fax
Chase Attn: Year End Mail Code OH4-7214 P.O. Box 24725 Columbus, OH 43224-9833	Chase Attn: Year End Mail Code OH4-7214 3415 Vision Drive Columbus, OH 43219-6009	1-614-422-7575; it's free from any Chase branch

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. **Caution:** *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.

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.

