

RECIPIENT'S/LENDER'S name, address, and telephone no. Dovenmuehle Mortgage, Inc., Servicer for The Golden 1 Credit Union 1 Corporate Drive, Suite 360 Lake Zurich, IL 60047-8945 1-888-908-8933		OMB No. 1545-1380 <div style="font-size: 2em; font-weight: bold; text-align: center;">2022</div> Form 1098	<input type="checkbox"/> CORRECTED (if checked) <div style="text-align: right; font-weight: bold; font-size: 1.2em;">Mortgage Interest Statement</div>
RECIPIENT'S/LENDER'S TIN <div style="text-align: center;">36-2435132</div>	PAYER'S/BORROWER'S TIN <div style="text-align: center;">***-**-6365</div>	1 Mortgage interest received from payer(s)/borrower(s)* \$ 18,217.06	
PAYER'S/BORROWER'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code MAHESH KUMAR JAJU 73310 BHAVANA DALIA 28937 ASHWELL AVE HAYWARD CA 94544-4137		2 Outstanding mortgage principal \$ 989,890.00	3 Mortgage origination date 06/21/2022
		4 Refund of overpaid interest \$.00	5 Mortgage insurance premiums \$ 1,402.35
		6 Points paid on purchase of principal residence \$.00	
9 Number of properties securing the mortgage		7 If address of property securing mortgage is the same as PAYER'S/BORROWER'S address, the box is checked, <input type="checkbox"/> or the address or description is entered in box 8.	
10 Other PRINCIPAL PAID 9,415.64 ENDING PRINCIPAL BAL 980,474.36		8 Address or description of property securing mortgage 28937 ASHWELL AVE HAYWARD CA 94544	
Account number (see instructions) 1494039876	11 Mortgage acquisition date		

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.

This information is provided for your use in preparing your 2022 tax returns. You are responsible for providing us with your correct SSN/TIN. Please contact our Customer Service Department at the above phone number if this number is wrong. Please review the reverse side for important Internal Revenue Service information.

PROCESS DATE	TRANSACTION DESCRIPTION	DUE DATE	TOTAL AMOUNT	PRINCIPAL AMOUNT	INTEREST AMOUNT	ESCROW AMOUNT	OTHER
06/23	142 LOAN SETUP	08/22		\$989,890.00-			
06/23	143 ADJUSTMENT	08/22			\$962.40		
07/13	173 PAYMENT	08/22	\$4,725.52	\$1,557.87	\$2,887.18	\$280.47	
08/17	310 MIP/PMI MORTGAGE INSURAN	07/22	\$280.47-			\$280.47-	
08/22	173 PAYMENT	09/22	\$4,725.52	\$1,562.41	\$2,882.64	\$280.47	
09/19	310 MIP/PMI MORTGAGE INSURAN	08/22	\$280.47-			\$280.47-	
09/26	173 PAYMENT	10/22	\$4,725.52	\$1,566.97	\$2,878.08	\$280.47	
10/18	310 MIP/PMI MORTGAGE INSURAN	09/22	\$280.47-			\$280.47-	
11/03	173 PAYMENT	11/22	\$4,725.52	\$1,571.54	\$2,873.51	\$280.47	
11/18	310 MIP/PMI MORTGAGE INSURAN	10/22	\$280.47-			\$280.47-	
12/02	173 PAYMENT	12/22	\$4,725.52	\$1,576.13	\$2,868.92	\$280.47	
12/19	310 MIP/PMI MORTGAGE INSURAN	11/22	\$280.47-			\$280.47-	
12/30	173 PAYMENT	01/23	\$4,725.52	\$1,580.72	\$2,864.33	\$280.47	
12/30	160 INTEREST ON ESCROW DEPOS	02/23	\$1.82			\$1.82	

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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.

Free File. 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.

IMPORTANT INFORMATION ABOUT PRIVATE MORTGAGE INSURANCE

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 payment. Under certain circumstances, federal law and/or state law give you the right to cancel PMI or requires that PMI automatically terminate. Please see below for a summary your rights under federal and/or state law. Cancellation or termination of PMI does *not* affect any obligation you may have to maintain other types of insurance.

Borrower Requested Cancellation of PMI (Federal): You have the right to request that PMI be cancelled on or after either of these cancellation dates: (1) the date on which the principal balance of your loan is first *scheduled* to reach 80% of the original value of the property or (2) the date on which 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 to us for cancellation; (2) you have a good payment history with respect to the mortgage loan; (3) you are current on payments required by the mortgage loan; and (4) we receive, if requested, and at your expense, evidence that the value of the property has not declined below the 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 is closed.

Automatic Termination of PMI (Federal): 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 the first day of the first month when you thereafter become current on your payments.

In any event, PMI will not be required on your mortgage loan beyond first day of the month immediately following the date that is the midpoint of the amortization period for the loan if you are current on your payments on that date.

Applicable State Law: In California, additional accountings may be requested by the mortgagor, trustor, or vendee pursuant to Civil Code 2954. If you have PMI on your loan, and if certain conditions are satisfied, you may be able to cancel the PMI coverage based upon various factors, including appreciation of the value of the property derived from a current appraisal performed by an appraiser selected by us and paid for by you. Please contact us at the address and phone number displayed on the enclosed year end statement for additional information concerning your cancellation rights, if any, and, if applicable, the conditions and procedures that must be followed to effect cancellation. This notice satisfies the requirements of California Civil Code Section 2954.6.

Where the state and federal law are in conflict, the clause more favorable to you would apply.

For Further Information about PMI Cancellation: To determine whether you may cancel the PMI on your loan, please contact us at the address or customer service number displayed on the enclosed year end statement.

The information in this package contains:

1. The IRS Form 1098 Mortgage Interest Statement for the property noted in the Form.
2. A detailed account history pursuant to California Civil Code § 2954.2. Please note that you can request additional accountings pursuant to California Civil Code § 2954.

If you have any questions, please call us at the number contained in the enclosed IRS Form 1098.

