

LOANDEPOT COM LLC  
6531 IRVINE CENTER DR  
IRVINE, CA 92618



Temp-Return Service Requested

009186-000001-000004-028221 2074250 4161IRS2\_1

AMAR KUMAR PRADHAN  
12309 CHERRY BRANCH DR  
CLARKSBURG, MD 20871-4404

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. LOANDEPOT COM LLC 6531 IRVINE CENTER DR IRVINE CA 92618 888-337-6888		* <b>Caution:</b> 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 <b>1098</b> (Rev. January 2022)  For calendar year <b>20 22</b>	<b>Mortgage Interest Statement</b>
RECIPIENT'S/LENDER'S TIN 26-4599244	PAYER'S/BORROWER'S TIN XXX-XX-7248	<b>1</b> Mortgage interest received from payer(s)/borrower(s)* <b>\$ 18,462.33</b>		<b>Copy B For Payer/ Borrower</b> 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.  <b>11</b> Mortgage acquisition date	
PAYER'S/BORROWER'S name AMAR KUMAR PRADHAN		<b>2</b> Outstanding mortgage principal <b>\$ 791,799.74</b>	<b>3</b> Mortgage origination date 10 / 25 / 21		
Street address (including apt. no.) 12309 CHERRY BRANCH DR		<b>4</b> Refund of overpaid interest <b>\$</b>	<b>5</b> Mortgage insurance premiums <b>\$ 3,108.36</b>		
City or town, state or province, country, and ZIP or foreign postal code CLARKSBURG, MD 20871-4404		<b>6</b> Points paid on purchase of principal residence <b>\$</b>			
<b>9</b> Number of properties securing the mortgage 001		<b>7</b> <input checked="" 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.			
<b>10</b> Other *Taxes Paid <b>\$ 8,037.56</b>		<b>8</b> Address or description of property securing mortgage (see instructions)			
Account number (see instructions) 1045812458					

Form **1098** (Rev. 1-2022) (Keep for your records)

www.irs.gov/Form1098

Department of the Treasury - Internal Revenue Service

\*If taxes paid at closing, refer to the Closing Disclosure

## 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 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).

**FreeFile.** 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.

**Annual Loan Statement**

<b>Loan Number</b>	<b>1045812458</b>
<b>Statement Date</b>	<b>1/3/2023</b>
<b>Tax ID Number</b>	<b>XXX-XX-7248</b>

LOANDEPOT COM LLC

Federal ID Number: 26-4599244

Previous Principal Balance	791,799.74
Property Address	12309 CHERRY BRANCH DR CLARKSBURG MD 20871
Year-to-Date Interest Paid	18,462.33

Date	Description	Amount	Principal	Interest	Escrow	Late Charges
	BEGINNING BALANCE		791,799.74			
01/10/22	MIP/PMI PAYMENT	-259.03				
01/31/22	PAYMENT	5,242.18	2,607.86	1,567.10	1,067.22	
02/10/22	MIP/PMI PAYMENT	-259.03				
02/28/22	PAYMENT	5,242.18	2,613.02	1,561.94	1,067.22	
03/14/22	MIP/PMI PAYMENT	-259.03				
03/31/22	PAYMENT	5,242.18	2,618.19	1,556.77	1,067.22	
04/18/22	MIP/PMI PAYMENT	-259.03				
04/29/22	PAYMENT	5,242.18	2,623.37	1,551.59	1,067.22	
05/16/22	MIP/PMI PAYMENT	-259.03				
05/31/22	PAYMENT	5,242.18	2,628.56	1,546.40	1,067.22	
05/31/22	PAYMENT	5,242.18	2,633.77	1,541.19	1,067.22	
06/01/22	REVERSAL		-2,633.77	-1,541.19	-1,067.22	
06/01/22	HOMEOWNERS INSURANCE PAYMENT	-2,331.00				
06/02/22	PREDISTRIBUTED FUNDS				5,242.18	
06/02/22	ESCROW DISBURSEMENT FOR REFINANCE	-5,242.18				
06/22/22	MIP/PMI PAYMENT	-259.03				
06/30/22	PAYMENT	5,242.18	2,633.77	1,541.19	1,067.22	
07/13/22	MIP/PMI PAYMENT	-259.03				
07/29/22	PAYMENT	5,242.18	2,638.98	1,535.98	1,067.22	
08/08/22	MIP/PMI PAYMENT	-259.03				
08/31/22	PAYMENT	5,242.18	2,644.20	1,530.76	1,067.22	
09/13/22	MIP/PMI PAYMENT	-259.03				
09/15/22	COUNTY TAX PAYMENT	-4,018.81				
09/30/22	PAYMENT	5,242.18	2,649.43	1,525.53	1,067.22	
10/14/22	MIP/PMI PAYMENT	-259.03				
10/31/22	PAYMENT	5,242.18	2,654.68	1,520.28	1,067.22	
11/14/22	MIP/PMI PAYMENT	-259.03				
11/30/22	PAYMENT	5,371.63	2,659.93	1,515.03	1,196.67	
12/09/22	MIP/PMI PAYMENT	-259.03				
12/09/22	COUNTY TAX PAYMENT	-4,018.75				
12/30/22	PAYMENT	5,371.63	2,665.20	1,509.76	1,196.67	
12/30/22	INTEREST ON ESCROW CREDIT	16.04			16.04	





FACTS	WHAT DOES loanDepot.com, LLC 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"> <li>• Social Security number and income</li> <li>• Account balances and payment history</li> <li>• Credit history and credit scores</li> </ul>
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 loanDepot.com chooses to share; and whether you can limit this sharing.

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

<b>To limit our sharing</b>	<p><b>Mail the form below.</b></p> <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.</p>
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<b>Questions?</b>	Call (888) 337-6888 or go to <a href="http://www.loandepot.com/privacypolicy">www.loandepot.com/privacypolicy</a>
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Mail-in Form			
If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.	Mail-in Form – Mark any/all you want to limit: <ul style="list-style-type: none"> <li><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</li> <li><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</li> <li><input type="checkbox"/> Do not share my personal information with non-affiliates to market their products and services to me.</li> </ul>		
<input type="checkbox"/> Apply my choices only to me	<b>Mail to:</b> loanDepot.com Attn: Privacy Opt Out 6531 Irvine Center Dr, Suite 100 Irvine, CA 92618	<b>Name</b> AMAR KUMAR PRADHAN	
		<b>Address</b> 12309 CHERRY BRANCH DR	
		<b>City, State, Zip</b> CLARKSBURG MD 20871	
		<b>Account #</b> 1045812458	

Who we are	
Who is providing this notice?	loanDepot.com, LLC (NMLS #174457)
What we do	
How does loanDepot.com 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 loanDepot.com collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• open an account</li> <li>• pay your bills or apply for a loan</li> <li>• give us your income information or provide mortgage information</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>• sharing for affiliates' everyday business purposes— information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• 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 - unless you tell us otherwise.
Definitions	
<b>Affiliates</b>	<p>Companies related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• Our affiliates include companies with a common corporate identity of LD Holdings Group which include lending, title, escrow, insurance, and real estate companies such as LD Escrow, Inc., Closing USA, LLC (and companies that use Closing USA in their name), American Coast Title Company, Inc., and mello Home Services, LLC (and companies that use mello in their name).</li> </ul>
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> <li>• Nonaffiliates we share with can include mortgage companies, banks, insurance companies, direct marketing companies and non-profit organizations.</li> </ul>
<b>Joint marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>• Our joint marketing partners include credit card companies, financial services providers, realtors, builders and other residential real estate companies.</li> </ul>
Other Important Information	
<p><b>California Residents:</b> If you are a resident of California, you are permitted to limit our disclosure of your nonpublic information to affiliates (companies we own or control) and outside companies with whom loanDepot.com, LLC does business to provide financial products and services. California consumers may opt out of such disclosure by completing, signing and returning to us the attached form entitled "Important Privacy Choices for Consumers."</p> <p><b>North Dakota Residents:</b> 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 nonaffiliated third parties to market to you, other than as permitted by state law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found at <a href="http://www.loandepot.com/privacypolicy">www.loandepot.com/privacypolicy</a> or call 888-337-6888.</p> <p><b>Vermont Residents:</b> 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 nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make these disclosures. Additional information concerning our privacy policies can be found at <a href="http://www.loandepot.com/privacypolicy">www.loandepot.com/privacypolicy</a> or call (888) 337-6888.</p>	

1/3/2023



RE: Loan Number: 1045812458  
Property Address: 12309 CHERRY BRANCH DR  
CLARKSBURG MD 20871

Dear Borrower(s)

### **NOTICE OF RIGHT TO CANCEL 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 reaches 80% of the original value of the property. PMI will only be cancelled if you submit a written request for cancellation, you have a good payment history; and we receive, 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. 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.

**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).

If you wish to learn whether you are eligible to cancel this insurance, please contact us at (866)258-6572 Monday through Friday from 7:00 a.m. – 7:00 p.m. and Saturday 8:00 a.m. – 5:00 p.m. CST, or visit us online at [servicing.loandepot.com/sign-in](http://servicing.loandepot.com/sign-in) if you have any questions or concerns.

Sincerely,

loanDepot.com LLC

Notifications of Error, Requests for Information, or Qualified Written Requests concerning your loan must be directed to:

loanDepot.com, LLC  
P.O. Box 251027  
Plano, TX 75025