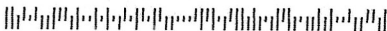


Important Tax Return  
Document Enclosed

Return Service Requested

ROSE MARY LAGADAPATI  
3445 STRATFORD RD NE APT 2302  
ATLANTA GA 30326-1720

026 LBV5EP1 30326



003610 7294691 803610 007219 01/01

CORRECTED (if checked)

RECIPIENT/LENDER'S name, address, and telephone number <b>CARROLLTON BANK</b> 3050 W CLAY ST SAINT CHARLES MO 63301-1124 217-942-5408		1 <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.		CMB No. 1045-1380  <b>2022</b>  Form 1098		<b>Mortgage Interest Statement</b>	
RECIPIENT/LENDER'S TIN 37-0027180	PAYER'S/BORROWERS TIN XXX-XX-9735	1 Mortgage interest received from recipient/borrower \$ 7,061.27	2 Outstanding mortgage principal \$ 271,894.13	Copy To 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 nonreturn penalty or other sanction may be imposed on you if the IRS determines that an overpayment 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 non-deductible item.			
PAYER'S/BORROWER'S name, street address, city, state, and ZIP code  <b>ROSE MARY LAGADAPATI</b> 3445 STRATFORD RD NE APT 2302 ATLANTA GA 30326-1720	3 Mortgage origination date 12/14/2020	4 Refund of overpaid interest \$ 0.00	5 Mortgage insurance premium \$ 834.36				
9 Number of properties securing the mortgage Account number (see instructions) 32541	10 Other Taxes Paid: \$4,429.04 Loan Number: 90220002101487	11 Mortgage acquisition date 32541	Form 1098 (keep for your records)				

www.irs.gov/Form1098 Department of the Treasury Internal Revenue Service

Instructions for Payer/Borrower

A person (including a financial institution, a governmental unit, and a cooperative housing organization) who is engaged in a trade or business and, in the course of such trade or business, received from you at least \$500 of mortgage interest (including certain points) on any 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 allocable 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 subordinated by a governmental agency, you may not be able to deduct the amount of the advance fees the institution for Schedule A, C, or E (Form 1040) for how to report the mortgage interest. Also, for more information, see Pub. 936 and Pub. 936.

**Payer/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 acquisition 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 as full by January 15 of the subsequent year, the prepaid interest may be included in box 1. However, you cannot deduct the prepaid interest 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 8829. 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 this 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 overpayments 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 Reread Deduction Recoveries in Pub. 936.  
**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 some points are not paid until after the date 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. If more than one property secures the loan, show the number of properties securing the mortgage. If only one property secures the loan, this box may be blank.

**Box 9.** The interest reported 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 to: **1** visit [www.irs.gov/form1098](http://www.irs.gov/form1098); **2** call 1-800-829-1040; or **3** visit [www.irs.gov/pub/irs-soi/10401098.pdf](http://www.irs.gov/pub/irs-soi/10401098.pdf).  
**Free File.** Go to [www.irs.gov/efile](http://www.irs.gov/efile) to: **1** determine whether you are eligible for free-file tax preparation, e-file, and e-pay; **2** visit [www.irs.gov/efile](http://www.irs.gov/efile) to: **3** visit [www.irs.gov/efile](http://www.irs.gov/efile) to: **4** visit [www.irs.gov/efile](http://www.irs.gov/efile) to: **5** visit [www.irs.gov/efile](http://www.irs.gov/efile) to: **6** visit [www.irs.gov/efile](http://www.irs.gov/efile) to: **7** visit [www.irs.gov/efile](http://www.irs.gov/efile) to: **8** visit [www.irs.gov/efile](http://www.irs.gov/efile) to: **9** visit [www.irs.gov/efile](http://www.irs.gov/efile) to: **10** visit [www.irs.gov/efile](http://www.irs.gov/efile) to: **11** visit [www.irs.gov/efile](http://www.irs.gov/efile) to: **12** visit [www.irs.gov/efile](http://www.irs.gov/efile) to: **13** visit [www.irs.gov/efile](http://www.irs.gov/efile) to: **14** visit [www.irs.gov/efile](http://www.irs.gov/efile) to: **15** visit 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