

FIFTH THIRD BANK, N.A.  
 5001 Kingsley Drive  
 MD 1MOBAT  
 Cincinnati, OH 45263

28632

**VARUN KATPALLY**  
**10861 ASHTON POOLE PL**  
**GLEN ALLEN VA 23059-8040**

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.  <b>FIFTH THIRD BANK, N.A.</b> <b>5001 Kingsley Drive</b> <b>MD 1MOBAT</b> <b>Cincinnati, OH 45263</b> <b>1-800-972-3030</b>		* <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  <b>Form 1098</b>  (Rev. January 2022)  For calendar year 2022	<b>Mortgage Interest Statement</b>   <b>Copy B</b> <b>For Payer/Borrower</b>
		<b>1</b> Mortgage interest received from payer(s)/borrower(s)* <p style="text-align: center;">\$10,271.96</p>			
RECIPIENT'S/LENDER'S TIN <b>31-0676865</b>	PAYER'S/BORROWER'S TIN xxx-xx-4522	<b>2</b> Outstanding mortgage principal <p style="text-align: center;">\$393,238.00</p>	<b>3</b> Mortgage origination date <p style="text-align: center;">12/15/2021</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 did not report the refund of interest (box 4); or because you claimed a nondeductible item.	
PAYER'S/BORROWER'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code  <b>VARUN KATPALLY</b> <b>10861 ASHTON POOLE PL</b> <b>GLEN ALLEN, VA, 23059-8040</b>		<b>4</b> Refund of overpaid Interest <p style="text-align: center;">\$.00</p>	<b>5</b> Mortgage insurance premiums <p style="text-align: center;">\$1,261.59</p>		
		<b>6</b> Points paid on purchase of principal residence <p style="text-align: center;">\$.00</p>			
<b>9</b> Number of properties securing the mortgage <p style="text-align: center;">01</p>	<b>10</b> Other Real Estate Taxes Pd:      \$2,836.46	<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>8</b> Address or description of property securing mortgage		<b>11</b> Mortgage acquisition date <p style="text-align: center;">02/01/2022</p>			
Account number (see instructions) <b>0300978343</b>					

## 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.

**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 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.



VARUN KATPALLY  
 10861 ASHTON POOLE PL  
 GLEN ALLEN, VA 23059-8040

Mortgage History Statement

TR* CODE	DUE DATE	POST DATE	TRANSACTION AMOUNT	INTEREST PAID	PRINCIPAL PAID	PRINCIPAL BALANCE AFTER TRANSACTION	ESROW/IMPOND PAID	ESCROW/IMPOND BALANCE AFTER TRANS. CONSTRUCTION INT. RATE	LATE CHARGE	OPTIONAL INSURANCE CONSTRUCTION UNDISB. ACCT. BAL.	UNAPPLIED FUNDS
AP	02/01/22	01/31	2079.72	942.13	689.38	392548.62	448.21	1448.77	.00	.00	.00
E40	02/01/22	02/07	-114.69	PMI INSURANCE		392548.62	-114.69	1334.08	.00	.00	.00
AP	03/01/22	03/07	2079.72	940.48	691.03	391857.59	448.21	1782.29	.00	.00	.00
E40	03/01/22	03/07	-114.69	PMI INSURANCE		391857.59	-114.69	1667.60	.00	.00	.00
AP	04/01/22	04/04	2079.72	938.83	692.68	391164.91	448.21	2115.81	.00	.00	.00
E40	04/01/22	04/05	-114.69	PMI INSURANCE		391164.91	-114.69	2001.12	.00	.00	.00
AP	05/01/22	05/02	2079.72	937.17	694.34	390470.57	448.21	2449.33	.00	.00	.00
E90	05/01/22	05/04	-1418.23	COUNTY TAX		390470.57	-1418.23	1031.10	.00	.00	.00
E40	05/01/22	05/06	-114.69	PMI INSURANCE		390470.57	-114.69	916.41	.00	.00	.00
AP	06/01/22	05/23	2079.72	935.50	696.01	389774.56	448.21	1364.62	.00	.00	.00
E40	06/01/22	06/06	-114.69	PMI INSURANCE		389774.56	-114.69	1249.93	.00	.00	.00
AP	07/01/22	06/29	2079.72	933.83	697.68	389076.88	448.21	1698.14	.00	.00	.00
E40	07/01/22	07/05	-114.69	PMI INSURANCE		389076.88	-114.69	1583.45	.00	.00	.00
AP	08/01/22	07/26	2079.72	932.16	699.35	388377.53	448.21	2031.66	.00	.00	.00
E40	08/01/22	08/05	-114.69	PMI INSURANCE		388377.53	-114.69	1916.97	.00	.00	.00
AP	09/01/22	08/31	2079.72	930.49	701.02	387676.51	448.21	2365.18	.00	.00	.00
E40	09/01/22	09/05	-114.69	PMI INSURANCE		387676.51	-114.69	2250.49	.00	.00	.00
AP	10/01/22	09/29	2079.72	928.81	702.70	386973.81	448.21	2698.70	.00	.00	.00
E40	10/01/22	10/05	-114.69	PMI INSURANCE		386973.81	-114.69	2584.01	.00	.00	.00
AP	11/01/22	10/31	2079.72	927.12	704.39	386269.42	448.21	3032.22	.00	.00	.00
E90	11/01/22	11/04	-1418.23	COUNTY TAX		386269.42	-1418.23	1613.99	.00	.00	.00
E40	11/01/22	11/07	-114.69	PMI INSURANCE		386269.42	-114.69	1499.30	.00	.00	.00
E20	11/01/22	11/15	-1056.00	HAZARD INS		386269.42	-1056.00	443.30	.00	.00	.00
AP	12/01/22	12/05	2079.72	925.44	706.07	385563.35	448.21	891.51	.00	.00	.00
E40	12/01/22	12/05	-114.69	PMI INSURANCE		385563.35	-114.69	776.82	.00	.00	.00

TRANSACTION CODES

- |   |  |  |                                    |
|---|--|--|------------------------------------|
| AA - Administrative Adjustment            | AAD - Deferred Items Adjustment            | AP/PA/RP - Regular Payment                       | CP - Capitalization of Interest    |
| CR - Cash Payment Applied to Account      | CT/CTA/CWA/CWP - Curtailment Posted        | CTR - Curtailment Reversal Posted                | ED - Escrow Disbursement           |
| EI/EIL/EIP - Interest on Escrow Paid      | EIS - Interest on Escrow - Service Release | E00 - E09 & M00-M99 - Escrow Refund to Mortgagor |                                    |
| E10 - E29 - Hazard Insurance Premium Paid | E30 - E39 - Credit/Optional Paid           | E40 - E59 - Mortgage Insurance Premium Paid      |                                    |
| E60 - E69 - Credit/Optional Premium Paid  | E70 - E89 - Misc. Premium Paid             | E90 thru E99 - Real Estate Taxes Paid            | FB - Fee Billed                    |
| FC - Foreclosure                          | FE/FEA/FP - Fee Paid                       | FR - Reversal of Fee Paid by Mortgagor           | FS - Service Release               |
| FW - Foreclosure Without Cash             | FWA/FWP - Payment of Billed Fee            | FWV - Fee Payment Reversed/Waived                | GP - Government Subsidy Payment    |
| LCW - Late Charge Waiver                  | LDI - Interest on Loss Draft Funds         | MDI - Modified Deferred Items                    | PA - Payment                       |
| PF/PFL - Payoff Posted                    | PP - Partial Payment                       | PR/PRL/PRO/PRP/PRR - Payment Reversal            |                                    |
| PT - Reapplication of Payment             | RC/RCA - REO Curtailment                   | RCR - REO Curtailment Reversal                   | RO - REO Payment                   |
| RP - Regular Payment                      | RR - REO Reversal                          | RSR - REO Single Receipt                         | RT - Payment Reversal              |
| R00 - R99 - Receipt to Escrow Balance     | SDI - Deferred Items Single Item Receipt   | SPO - Short Payoff                               | SR/SR0 - Cash/Non-Cash Application |
| SR1 - SR9 - Reversal                      | SRA/SRL/SWA/SWP - Single Item Receipt      | SRB - Buy-down Balance Adjustment                | SV/SVT - Service Release           |
| SVC - Service Release Curtailment         | SVP - Service Release Principal            | UI - Uncollected Item                            | UIE - Uncollected Late Charges     |
| WFB/WFF/WFL/WFR - Fee Write-Off           | WI - Write-Off Interest                    | WP - Write-Off Principal                         | WRD - Write-Off Deferred Items     |
| WRB/WRF/WRL/WRR - Balance Write-Off       |  |  |                                    |

Customer Inquiries

Please contact Fifth Third Bank's Customer Service Department at 1-800-972-3030, Monday through Friday, 7 a.m. to 8 p.m. ET.

Error Resolution Procedures

If you believe there is an error on your statement, please write us at the address below. Include your name and loan number, along with the error you are inquiring about and explain as clearly as you can why you believe there is an error. Fifth Third Bank, 5050 Kingsley Drive MD 1MOCFP, Cincinnati OH 45263.

**Important Bankruptcy Information:** If you or your accounts are subject to pending bankruptcy proceedings, or if you received a bankruptcy discharge, this statement is for informational purposes only and is not an attempt to collect a debt.

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Phone: (800) 972-3030



FIFTH THIRD BANK

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10861 ASHTON POOLE PL  
GLEN ALLEN, VA 23059-8040

Page Number  
Statement Date  
Account Number  
Paid To Date  
Next Due Date

3 of 3  
DECEMBER 30, 2022  
\*\*\*\*\*8343  
12/01/22  
01/01/23

### NOTICE CONCERNING PRIVATE MORTGAGE INSURANCE

**Account No.** \*\*\*\*\*8343      **Property** 10861 ASHTON POOLE PL  
**Address:** GLEN ALLEN VA 23059

Private Mortgage Insurance: Your mortgage loan requires private mortgage insurance ("PMI"). PMI protects lenders and others against financial loss when borrowers default. Changes 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 have to maintain other types of insurance.

Borrower Requested Cancellation of PMI: You may 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 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 for cancellation; (2) you have a good payment history; (3) you are current on the payments required by your loan; and (4) we receive, if requested and 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 later of (a) the cancellation date, or (b) the date you submit a request for cancellation. "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. If this loan refinanced an existing loan secured by the property, "original value" means the appraised value relied on by the lender to approve this loan.

Automatic Termination of PMI: 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.

For Further Information about PMI Cancellation: To determine if you can cancel the PMI on your loan, contact us at the telephone number or address printed beneath the recipient/lender's name at the top left of this statement.

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