TX-078911

PROVIDENT FUNDING

Annual Tax and Interest Statement

Provident Funding
P.O. Box 5914
Santa Rosa, CA 95402-5914

Toll Free Number
(800) 696-8199

Reporting Date	12/31/2022
Loan ID	3831120434
OMB No.	1545-0901
Mortgage Interest Statement	
Recipient Federal ID Number	46-1112590
Customer's Tax ID Number	XXX-XX-4300
Property Address	

2505 TEMPLE DRIVE
MCKINNEY TX 75071

50.3.18803 1 AV 0.452 77850D11.p02 688786 1-2

MOHAN PHANEINDRANATH EDALA
2505 TEMPLE DRIVE
MCKINNEY TX 75071-8688

2022

Principal Balance Information	
Ending Principal Balance (as of 12/31/22)	313,177.68
Principal Applied in current reporting year	-24,227.32
Negative Amortization	0.00
Assistance Amount	0.00

See 1098 and 1099 Instructions below and on back

FORM 1098 - Tax And Interest Information	
1 Mortgage interest received from payer(s)/borrower(s)	6,442.44
2 Outstanding Mortgage Principal as of January 1st, 2022	337,405.00
3 Mortgage Origination Date	02/11/2022
4 Refund of Overpaid Interest	0.00
5 Mortgage Insurance Premiums	0.00
6 Points paid on purchase of principal residence	0.00
7 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.	☒
8 Address or Description of Property Securing Mortgage	
9 Number of Properties Securing the Mortgage	
10 Real Estate Taxes Paid	9,750.61
11 Mortgage Acquisition Date	

Escrow Information	
Beginning Balance	3,764.88
Deposits	8,470.98
Property Taxes	-9,750.61
Insurance	-942.00
Other Disbursements	0.00
Ending Balance	1,543.25

Interest Paid Information	
Interest Paid on Escrow	0.00
Interest Paid on Loss Draft	0.00

FORM 1099-INT - Interest Income	
1 Interest Income	0.00

FORM 1098 INFORMATION:

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.

FACTS	WHAT DOES PROVIDENT FUNDING DO WITH YOUR PERSONAL INFORMATION?

Rev. Dec 2022

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: ■ Social Security number and account balances ■ credit history and credit scores ■ income and employment information
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 Provident Funding Associates, L.P. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Provident Funding Associates, L.P. share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We do not share
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	We do not share

To limit our sharing	■ Mail the form below **Please note:** If you are a *new customer*, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
Questions?	Call (800) 696-8199 or go to www.provident.com

Mail-in Form

If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.

❑ Apply my choices only to me

Mark any/all you want to limit:

❑ Do not share information about my creditworthiness with your affiliates for their everyday business purposes.

❑ Do not allow your affiliates to use my personal information to market to me.

Name	
Address	
City, State, Zip	
Loan Number	3831120434

Mail to:
Provident Funding Associates, L.P.
P.O. Box 5914
Santa Rosa, CA 95402