

CORRECTED (if checked)



Substitute Form 1098

Mortgage Interest Statement

RECIPIENT'S/LENDER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.
Flagstar Bank, N.A.
5151 Corporate Drive
Troy, MI 48098-2639
(800) 968-7700

***Caution:** 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 1098
(Rev. January 2022)
For calendar year
2022

PAYER'S/BORROWER'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code
 7-655-44121-0049320-010-1-000-000-000-000
PANKAJ KUMAR
11 RAINFORD RD
EDISON NJ 08820-2929


1 Mortgage interest received from payer(s)/borrower(s) \$ 7,944.25		3 Mortgage origination date 01/04/2021	
2 Outstanding mortgage principal \$ 408,722.17		5 Mortgage insurance premiums \$ 0.00	
4 Refund of overpaid interest \$ 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. <input type="checkbox"/>		10 Other Property Taxes \$11,763.08	
8 Address or description of property securing mortgage 11 RAINFORD RD EDISON NJ 08820		11 Mortgage acquisition date	
9 Number of properties securing the mortgage		Account number (see instructions) 441084041	
RECIPIENT'S/LENDER'S TIN 38-2734984		PAYER'S/BORROWER'S TIN ***-**-3005	

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 5, or because you didn't report the refund of interest (box 4), or because you claimed a nondeductible item.

Form 1098 (Rev. 1-2022)

(Keep for your records)

www.irs.gov/Form1098

Department of the Treasury - Internal Revenue Service



» 1098 MORTGAGE INTEREST STATEMENT

PANKAJ KUMAR
11 RAINFORD RD
EDISON NJ 08820-2929

TAX YEAR: 2022
LOAN NUMBER: 441084041
PROPERTY ADDRESS: 11 RAINFORD RD
EDISON NJ 08820

Principal Balance Activity

Beginning Balance	\$408,722.17
Principal Paid	\$17,839.36
Balance	\$390,882.81

Interest Activity

Interest Paid \$7,944.25

Escrow Account Activity

Beginning Balance	\$3,812.97
Total Deposits	\$11,503.91
Property Tax	\$11,763.08
Hazard Insurance	\$990.00
Ending Balance	\$2,563.80