

RECIPIENT'S/LENDER'S name, address, and telephone no.

Dovenmuehle Mortgage, Inc., Servicer for
CrossCountry Mortgage, LLC
1 Corporate Drive, Suite 360
Lake Zurich, IL 60047-8945
1-877-538-8790

*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

2022

Form 1098

CORRECTED (if checked)

Mortgage Interest Statement

RECIPIENT'S/LENDER'S TIN

36-2435132

PAYER'S/BORROWER'S TIN

***-**-8615

PAYER S/BORROWER'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code

+ 2070222 000031988 7030



DEEPAN DENNIS BABU
10675 SAPHIRE TRL
DAVIDSON NC 28036-7645

31988

1 Mortgage interest received from payer(s)/borrower(s)*

\$ 12,313.55

2 Outstanding mortgage principal

\$ 415,839.03

3 Mortgage origination date

08/25/2021

4 Refund of overpaid interest

\$.00

5 Mortgage insurance premiums

\$ 2,852.85

6 Points paid on purchase of principal residence

\$.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

10675 SAPHIRE TRL
DAVIDSON NC 28036

9 Number of properties securing the mortgage

10 Other

PROPERTY TAXES 4,225.08
PRINCIPAL PAID 8,807.05
ENDING PRINCIPAL BAL 407,031.98

Account number (see instructions)

1487169433

11 Mortgage acquisition date

Form 1098

(Keep for your records)

www.irs.gov/Form1098

Department of the Treasury - Internal Revenue Service

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

This information is provided for your use in preparing your 2022 tax returns. You are responsible for providing us with your correct SSN/TIN. Please contact our Customer Service Department at the above phone number if this number is wrong. Please review the reverse side for important Internal Revenue Service information.

Federal Post July 29, 1999

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 payment. 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: You have the right to request that PMI be cancelled on or after either of these cancellation dates: (1) the date on which the principal balance of your loan is first scheduled to reach 80% of the original value of the property or (2) the date on which 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 to us for cancellation; (2) you have a good payment history with respect to the mortgage loan; (3) you are current on payments required by the mortgage loan; and (4) we receive, if requested, and at your expense, evidence that the value of the property has not declined below the 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 is closed.

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 the first day of the first month when you thereafter become current on your payments.

In any event, PMI will not be required on your mortgage loan beyond first day of the month immediately following 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 whether you may cancel the PMI on your loan, contact us at the address or phone number on Form 1098.