

ANNUAL TAX AND INTEREST STATEMENT

HARSHA V DUBBA
187 PEPIN PLACE
SOUTH WINDSOR, CT 06074-0000

HomeLoanserv
P.O. Box 7899
Boise, ID 83707

YEAR 2022
ACCT#: 0901737106
SSN#: XXX-XX-7933

TIN 82-0302333

DISBURSEMENTS FROM ESCROW

PRINCIPAL RECONCILIATION

ESCROW RECONCILIATION

MORTGAGE INS	\$159.84
MIP/PMI YTD	\$159.84
OTHER DISBUR	\$1,354.22
INT PAID YTD	\$1,804.66
ESC PD YTD	\$1,452.34

\$240,296.08	BEG BAL
\$240,296.08	APPLIED PRIN
\$0.00	ENDING BAL

\$61.72	BEG BAL
\$1,452.34	DEPOSITS
\$1,514.06	DISBURSEMENTS
\$0.00	ENDING BAL

CURRENT TOTAL PYMT	\$1,945.00
CURRENT ESCROW PYMT	\$726.15

INTEREST RECONCILIATION

\$1,804.66	INTEREST PAID
\$1,804.66	*MORTGAGE INTEREST RECEIVED FROM PAYER(S)/BORROWER(S)

If the Tax ID Number shown above is incorrect or if the space is blank, please complete the Tax Identification Certification on the reverse side of this statement and return to us at our return address above.

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. HomeLoanserv P.O. BOX 7899 BOISE, ID 83707 1-800-526-7145	*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	Mortgage Interest Statement
PAYER'S/BORROWER'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code HARSHA V DUBBA 2404 MILL POND DR SOUTH WINDSOR CT 06074-3558	1 Mortgage interest received from payer(s)/borrower(s) \$ 1,804.66		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 those 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.
	2 Outstanding mortgage principal \$ 240,296.08	3 Mortgage origination date 01/26/2018	
	4 Refund of overpaid interest \$ 0.00	5 Mortgage insurance premiums \$ 159.84	
	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 checked="" type="checkbox"/>	
	8 Address or description of property securing mortgage		
	9 Number of properties securing the mortgage 1	10 Other	
	11 Mortgage acquisition date	Account number (see instructions) 0901737106	
	RECIPIENT'S/LENDER'S TIN 82-0302333	PAYER'S/BORROWER'S TIN XXX-XX-7933	

Form **1098** (Rev. 1-2022) (Keep for your records) www.irs.gov/Form1098 Department of the Treasury - Internal Revenue Service

Private Mortgage Insurance Disclosure

Private Mortgage Insurance: Your mortgage loan may require private mortgage insurance (PMI). PMI protects lenders and others against financial loss if borrowers default. Charges 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 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 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; and (3) 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 not subordinate liens on the property. A "good payment history" means no payments 60 or more days past due within 2 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 was 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 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 or to determine if you can cancel the PMI on your loan, contact us at HomeLoanServ, PO Box 7899, Boise, ID 83707 or 800-526-7145.