

RECIPIENT'S/LENDER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.  M&T BANK P.O. Box 1288 Buffalo, NY 14240-1288  Phone No. 1-800-724-2224	*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 <b>1098</b> (Rev. January 2022) For calendar year 2022	<b>Mortgage Interest Statement</b>
PAYER'S/BORROWER'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code  6-750-38396-0051167-001-000-000-000-000  NARESH KUMAR NALLA 612 HUGENOT WAY GEORGETOWN TX 78626-2933	1 Mortgage interest received from payer(s)/borrower(s) \$ 9,231.16 2 Outstanding mortgage principal \$ 371,215.00 4 Refund of overpaid interest \$ 0.00 6 Points paid on purchase of principal residence \$ 0.00	3 Mortgage origination date 03/21/2022 5 Mortgage insurance premiums \$ 1,963.28 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"/> 8 Address or description of property securing mortgage 612 HUGENOT WAY GEORGETOWN TX 78626-0000 9 Number of properties securing the mortgage 10 Other	<b>Copy B For Payer/Borrower</b>  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.
	11 Mortgage acquisition date 04/21/2022 RECIPIENT'S/LENDER'S TIN 16-0538020	Account number (see instructions) 4100073479 PAYER'S/BORROWER'S TIN XXX-XX-0104	

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



ESCROW RECONCILIATION	PRINCIPAL RECONCILIATION
\$2,842.81 - PROPERTY TAX \$1,963.28 - MORTGAGE INSURANCE \$5,133.71 ENDING BALANCE ***	\$366,692.88 ENDING BALANCE
*** HELD FOR FUTURE DISBURSEMENTS	\$2,688.85 CURRENT TOTAL PAYMENT \$969.69 CURRENT ESCROW PAYMENT  PROPERTY ADDRESS: 612 HUGENOT WAY GEORGETOWN TX 78626-0000

2022 INTEREST CALCULATIONS	<b>INTERNET REPRINT</b>
TOTAL INTEREST APPLIED 2022	\$9,231.16
<b>2022 MORTGAGE INTEREST RECEIVED FROM PAYER/BORROWER(S)</b>	<b>\$9,231.16</b>

PLEASE CONTACT OUR CUSTOMER SERVICE DEPARTMENT AT 716-626-7010 OR 1-800-724-2224 IF YOU HAVE ANY QUESTIONS ABOUT THIS STATEMENT.

FHA #: 703514-3132184

ANNUAL FHA PREPAYMENT DISCLOSURE NOTICE

This notice is to advise you of requirements that must be followed to prepay your mortgage.

The amount reflected below is the amount outstanding on the loan for prepayment of the indebtedness due under your mortgage. This amount is good through 02/01/23. (The amount provided is subject to further accounting adjustments. Also, any corporate advances made by us or payments received from you before the stated expiration date on this notice will change your prepayment amount.)

*[The amount below reflects the amount outstanding under the mortgage, including principal, interest, penalties, late charges, advances, any other charges related to the loan, and any foreclosure or bankruptcy expenses incurred to date under the mortgage.]*

\$369,720.95 (Balance Due)

You may prepay your mortgage at any time without penalty. You will only be required to pay interest up to the date the prepayment is made.

If you have any questions regarding this notice, please contact our Customer Service Department at 1-800-724-2224.

**\*\* THIS DISCLOSURE IS BEING PROVIDED IN COMPLIANCE WITH SECTION 329 OF THE CRANSTON/GONZALES AFFORDABLE HOUSING ACT. THIS NOTICE IS FOR INFORMATION ONLY; YOU DO NOT NEED TO RESPOND. \*\***

M&T Bank is servicing your mortgage loan on behalf of Lakeview Loan Servicing. This means, among other things, that your payments are sent to M&T and any questions about your loan should be directed to M&T. You will notice that we have enclosed the privacy policy for Lakeview Loan Servicing ("Lakeview"). Lakeview's ownership of your loan's servicing rights gives them the ability to determine who will service your loan. Lakeview chose M&T Bank to service your loan. Although Lakeview will not be involved in the day-to-day servicing of your loan, Federal law requires us to provide you with their privacy policy. Remember, M&T Bank is the servicer of your loan and all communication regarding your loan should be made to M&T Bank.

In January 2023, you will receive two mortgage interest statements. One from M&T Bank for activity during the period of time in 2022 that M&T serviced your mortgage and another from your previous lender. You will need to include both mortgage activity statements when you file your 2022 tax return.