

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.  
AmeriHome Mortgage Company, LLC  
PO BOX 77404  
EWING, NJ 08628  
855-501-3035

**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. 1545-1390  
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  
1-836-APV34-0031373-001-3-000-000-000-000  
REVANTH CHERUKURI  
272 GILDER WOODS DR  
GARNER NC 27529-5291



1 Mortgage interest received from payer(s)/borrower(s) \$ 4,423.06	
2 Outstanding mortgage principal \$ 329,930.00	3 Mortgage origination date 08/19/22
4 Refund of overpaid interest \$ 0.00	5 Mortgage insurance premiums \$ 115.48
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"/>
8 Address or description of property securing mortgage 272 GILDER WOODS DRIVE GARNER NC 27529	
9 Number of properties securing the mortgage 001	10 Other
11 Mortgage acquisition date 09/01/22	Account number (see instructions) 0179943352
RECIPIENT'S/LENDER'S TIN 21-0534340	PAYER'S/BORROWER'S TIN ***-**-5604

**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.

Disbursement Activity 2022 :			
Current Total Payment	2,258.65	FHA/Conv Mtg Ins	115.48
Current Escrow Payment	411.14	Hazard Insurance	0.00
		Property Taxes	0.00
		Escrow Refund	0.00
Principal Activity 2022 :			
Beginning Balance	329,930.00		
Payments Applied	1,519.47		
Remaining Balance	328,410.53		
Escrow Activity 2022 :			
Beginning Escrow Balance	0.00		
Total Deposits	2,293.62		
Total Disbursements	115.48		
Closing Escrow Balance	2,178.14 **		

\*\*Balance held for next years disbursements, not a Surplus.

**Message:** If your loan was also serviced by another company in 2022, you may receive a separate statement from them as well.

**Please Note:** For State Funded Program Participants

Your interest may be overstated in Box 1 if all or a portion of your payments are subsidized by a state funded program. Contact your tax advisor with questions.

See the back of this document for answers to frequently asked questions.

If Box 5 (Mortgage Insurance Premiums) is populated, the amount in Box 5 may not be deductible. Please consult your tax advisor to determine if the amount in Box 5 is tax deductible.

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 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:** Under the Homeowners Protection Act of 1998, if your loan closed on or after July 29, 1999 as a single-family primary residence, 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 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 was closed.

**AUTOMATIC TERMINATION OF PMI:** Under the Homeowners Protection Act of 1998, if your loan closed on or after July 29, 1999 as a single-family primary residence and 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.

**IF YOUR LOAN CLOSED BEFORE JULY 29, 1999 OR IF IT IS NOT A SINGLE-FAMILY PRIMARY RESIDENCE OR SECOND HOME:** The conditions for cancelling mortgage insurance for mortgages closed before July 29, 1999 are not statutory under federal law, they may be changed at any time (unless otherwise required by state law).

To determine if you can cancel the PMI on your loan or for further information about PMI cancellation, contact us at P.O. Box 77404, Ewing, NJ 08628 or call 855-501-3035.

**THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.** If you are in active bankruptcy, this notice is for informational purposes only and is not an attempt to collect a debt in violation of the bankruptcy automatic stay. Your loan will be administered in your bankruptcy case. You have no affirmative obligation to respond to this notice.

**NOTICE REGARDING DEBT DISCHARGED IN BANKRUPTCY** - This notice is for informational purposes only and is not an attempt to collect a debt for which your personal liability has been discharged in bankruptcy. You no longer have any personal liability in connection with this mortgage loan and nothing in this notice is intended to state or imply otherwise. This notice is being sent with respect to our lien interest in the mortgaged property only. Any action taken is for the sole purpose of protecting our lien interest in the mortgaged property including the right to foreclose the mortgaged property. If you wish to retain your property, you may pay the amount due under the loan. Failure to make such payments to retain your property may only result in our exercising any lien rights against the mortgaged property and will not result in any personal liability to you.