



RETURN SERVICE REQUESTED

034494
SHIVA SHANKER KRISHNAMURTHY
2426 CANTERBURY
NORTH BRUNSWICK NJ 08902

If the amounts shown on the 1098 statement are less than \$600.00, or you are a company rather than an individual, this statement is being provided to you for your records. However, the 1098 statement will not be submitted to the IRS.

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

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. Fay Servicing P.O. Box 111209 Nashville, TN 37222 Phone: 800-495-7166		*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 20 <u>22</u>	Mortgage Interest Statement 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.
RECIPIENT'S/LENDER'S TIN 41-2277737		PAYER'S/BORROWER'S TIN ***-**-**5149		1 Mortgage interest received from payer(s)/borrower(s)* \$3,608.97	
PAYER'S/BORROWER'S name SHIVA SHANKER KRISHNAMURTHY		2 Outstanding mortgage principal \$40,813.18	3 Mortgage origination date 06/12/2018		
Street address (including apt. no.) 2426 CANTERBURY		4 Refund of overpaid interest \$0.00	5 Mortgage insurance premiums \$0.00		
City or town, state or province, country, and ZIP or foreign postal code NORTH BRUNSWICK NJ 08902		6 Points paid on purchase of principal residence \$0.00			
9 Number of properties securing the mortgage 1	10 Taxes paid \$0.00				
Account number (see instructions) 0000220446		7 <input type="checkbox"/> 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 2426 CANTERBURY LN NORTH BRUNSWICK NJ 08902			
				11 Mortgage acquisition date	

Instructions for Payer/Borrower

A person (including a financial institution, a governmental unit, and a cooperative housing corporation) who is engaged in a trade or business and, in the course of such trade or business, received from you at least \$600 of mortgage interest (including certain points) on any one mortgage in the calendar year must furnish this statement to you.

If you received this statement as the payer of record on a mortgage on which there are other borrowers, furnish each of the other borrowers with information about the proper distribution of amounts reported on this form. Each borrower is entitled to deduct only the amount each borrower paid and points paid by the seller that represent each borrower's share of the amount allowable as a deduction. Each borrower may have to include in income a share of any amount reported in box 4.

If your mortgage payments were subsidized by a government agency, you may not be able to deduct the amount of the subsidy. See the instructions for Schedule A, C, or E (Form 1040) for how to report the mortgage interest. Also, for more information, see Pub. 936 and Pub. 535.

Payer's/Borrower's taxpayer identification number (TIN). For your protection, this form may show only the last four digits of your TIN (SSN, ITIN, ATIN, or EIN). However, the issuer has reported your complete TIN to the IRS.

Account number. May show an account or other unique number the lender has assigned to distinguish your account.

Box 1. Shows the mortgage interest received by the recipient/lender during the year. This amount includes interest on any obligation secured by real property, including a mortgage, home equity loan, or line of credit. This amount does not include points, government subsidy payments, or seller payments on a "buydown" mortgage. Such amounts are deductible by you only in certain circumstances.



If you prepaid interest in the calendar year that accrued in full by January 15, of the subsequent year, this prepaid interest may be included in box 1. However, you cannot deduct the prepaid amount in the calendar year paid even though it may be included in box 1.

If you hold a mortgage credit certificate and can claim the mortgage interest credit, see Form 8396. If the interest was paid on a mortgage, home equity loan, or line of credit secured by a qualified residence, you can only deduct the interest paid on acquisition indebtedness, and you may be subject to a deduction limitation.

Box 2. Shows the outstanding principal on the mortgage as of January 1 of the calendar year. If the mortgage originated in the calendar year, shows the mortgage principal as of the date of origination. If the recipient/lender acquired the loan in the calendar year, shows the mortgage principal as of the date of acquisition.

Box 3. Shows the date of the mortgage origination.

Box 4. Do not deduct this amount. It is a refund (or credit) for overpayment(s) of interest you made in a prior year or years. If you itemized deductions in the year(s) you paid the interest, you may have to include part or all of the box 4 amount on the "Other income" line of your calendar year Schedule 1 (Form 1040). No adjustment to your prior year(s) tax return(s) is necessary. For more information, see Pub. 936 and *Itemized Deduction Recoveries* in Pub. 525.

Box 5. If an amount is reported in this box, it may qualify to be treated as deductible mortgage interest. See the calendar year Schedule A (Form 1040) instructions and Pub. 936.

Box 6. Not all points are reportable to you. Box 6 shows points you or the seller paid this year for the purchase of your principal residence that are required to be reported to you. Generally, these points are fully deductible in the year paid, but you must subtract seller-paid points from the basis of your residence. Other points not reported in box 6 may also be deductible. See Pub. 936 to figure the amount you can deduct.

Box 7. If the address of the property securing the mortgage is the same as the payer's/borrower's, either the box has been checked, or box 8 has been completed.

Box 8. Shows the address or description of the property securing the mortgage.

Box 9. If more than one property secures the loan, shows the number of properties securing the mortgage. If only one property secures the loan, this box may be blank.

Box 10. The interest recipient may use this box to give you other information, such as real estate taxes or insurance paid from escrow.

Box 11. If the recipient/lender acquired the mortgage in the calendar year, shows the date of acquisition.

Future developments. For the latest information about developments related to Form 1098 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form1098.

Free File. Go to www.irs.gov/FreeFile to see if you qualify for no-cost online federal tax preparation, e-filing, and direct deposit or payment options.



January 01, 2023

SHIVA SHANKER KRISHNAMURTHY
2426 CANTERBURY
NORTH BRUNSWICK NJ 08902

Loan Number: 0000220446

As your mortgage servicer, we take all necessary steps to protect your personal data and financial information and update our security measures on a regular basis. We want you to be aware of the fact that scammers are increasingly sophisticated in their efforts and fraud can occur via phone, email, text, written letters, or by any combination of these methods, and may even look and sound legitimate. This letter is to help you do your part in avoiding these scams and help us ensure that your personal information is safe.

Here's some steps you can take to keep your information safe.

1. DO NOT share your Servicing Digital account password or account information with anyone
2. DO NOT click on text messages or email links demanding payment or information
3. DO NOT send money using an unverified electronic channel
4. DO NOT make payments to an unverified address
5. DO NOT respond to anyone who claims that
 - a. You should no longer contact Fay Servicing
 - b. You need to make your mortgage payments to anyone other than Fay Servicing

What you can expect from us.

1. If we call, we will not ask for your full Social Security number for verification purposes.
2. If you get a call from us, we may leave a message. Before calling back, verify the phone number in the message by visiting our website.

If you have any doubt about who is contacting you, hang up or set the letter or text aside, and visit www.fayservicing.com. Call us at the phone number on our site, or login to your secure account through Servicing Digital. We encourage you to set up automatic payments on our website to limit exposure to future acts of fraud. Further, we strongly suggest that you leverage the optional multi-factor authentication for your Servicing Digital account login, which adds another level of security for your protection. There are no fees for automatic payments or multi-factor authentication.

If you responded to, or disclosed your personal information to a possible fraudulent message, or think you've been a victim of fraud, notify us immediately by calling (800) 495-7166, 8am-7pm Mon-Thur, 8am-5pm Fri, 9am-12pm Sat, Operating hours are Central Time.

We look forward to continuing to service your mortgage loan and to working with you to keep your information secure.



Why? Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What? The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances, mortgage rates and payments
- account transactions and credit scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

How? All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Fay Servicing chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Fay Servicing share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	Yes	Yes

To limit our sharing Send us the **MAIL-IN FORM** below

Please note: If you are a *new* customer, we can begin sharing your information thirty (30) days from the date we sent this notice. However, you can contact us at any time to limit our sharing.

Questions? Call 1.800.495.7166 or go to <http://www.fayservicing.com/>

Mail-in Form		
<p>If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below</p> <p><input type="checkbox"/> Apply my choices only to me</p>	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p> <p><input type="checkbox"/> Do not share my personal information with non-affiliates to market their products and services to me.</p>	
	Name	
	Address	
	City, State, Zip	
	[Account #]	
		<p>Mail to:</p> <p>Fay Servicing P.O. Box 814609 Dallas, TX 75381-4609</p>

Who we are	
Who is providing this notice?	Fay Servicing, LLC. We may be referenced from time to time as Fay Servicing.
What we do	
How does Fay Servicing protect my personal information?	Fay Servicing considers the protection of personal information to be a foundation of customer trust and a sound business practice. We employ physical, electronic, and procedural controls, and we regularly adapt these controls to respond to changing requirements and advances in technology. Within our office we restrict access to your information to those who require it to develop, support, offer, and deliver products and services to you.
How does Fay Servicing collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ▪ provide employment information or give us your income information provide account information or make a wire transfer ▪ provide your mortgage information ▪ We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ▪ sharing for affiliates' everyday business purposes—information about your creditworthiness ▪ affiliates from using your information to market to you sharing for non-affiliates to market to you ▪ State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account—unless you tell us otherwise.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include Constructive Insurance, LLC, Constructive Loans, LLC, Constructive Renovations, LLC, GenStone, LLC and each of its Protected Series, Title Clearing & Escrow, LLC, and Constructive Lending, LLC.
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Non-affiliates with which we may share include mortgage companies, insurance companies and nonprofit organizations.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include mortgage loan originators, who may be able to help you lower your interest rate or your monthly payment, and other financial institutions.
Other important information	
<p>Do Not Call Policy. This notice is the Fay Servicing Do Not Call Policy notice under the Telephone Consumer Protection Act. We do not solicit via phone numbers listed on the state or federal Do Not Call lists, unless the law permits. Fay Servicing associates receive training on how to document and process telephone marketing choices. Consumers who ask not to receive telephone solicitations from Fay Servicing will be placed on the Fay Servicing Do Not Call list and will not be called in any future campaigns, including those of Fay Servicing affiliates. If you communicate with us by telephone, we may monitor or record the call.</p>	
<p>For Nevada residents only. We are providing you this notice pursuant to state law. You may be placed on our internal Do Not Call List by following the directions in the To limit direct marketing contact section. Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number- 702.486.3132; email: BCPINFO@ag.state.nv.us. Fay Servicing, P.O. Box 220720, Chicago, IL 60622; Phone number- 1.800.495.7166.</p>	
<p>Vermont: In accordance with Vermont law, we will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than permitted by Vermont law, unless you authorize to make those disclosures.</p>	
<p>California: In accordance with California law, we will not share information we collect about you with companies outside of Fay Servicing, unless the law allows. For example, we may share information with your consent, to service your accounts, or to provide rewards or benefits you are entitled to. We will limit sharing among our companies to the extent required by California law.</p>	
<p>Property Located in Texas: Complaints regarding the servicing of your mortgage should be sent to the Department of Savings and Mortgage Lending, 2601 N. Lamar, Suite 201 Austin, TX 78705. A toll-free consumer hotline is available at 1-877-276-5550. A complaint form and instructions may be downloaded and printed from the Department's website located at www.sml.texas.gov or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.</p>	
<p>For loans originated pursuant to the OCCC: For questions or complaints about this loan, contact Fay Servicing LLC at 800-495-7166 or visit our website at www.fayservicing.com or write to us at 3000 Professional Drive, Suite A, Springfield, IL 62703. Fay Servicing LLC is licensed and examined under Texas law by the Office of Consumer Credit Commissioner (OCCC), a state agency. If a complaint or question cannot be resolved by contacting the lender, consumers can contact the OCCC to file a complaint or ask a general credit-related question OCCC address: 2601 N. Lamar Blvd., Austin, Texas 78705. Phone: (800) 538-1579. Fax: (512) 936-7610. Website: occc.texas.gov. E-mail: consumer.complaints@occc.texas.gov."</p>	
<p>For Insurance Customers: The term "Information" in this part means customer information obtained in an insurance transaction. We may give your Information to state insurance officials, law enforcement, auditors as the law allows or requires. We may give your Information to insurance support companies that may keep it or give it to others. To see your Information, write Privacy Department: P.O. Box 809441 Chicago, IL 60680-9441. You must state your full name, address, the insurance company, policy number (if relevant) and the Information you want. We will tell you what Information we have. You may ask that we mail you a copy for a fee. If you think any Information is wrong, you must write us. We will let you know what actions we take. If you do not agree with our actions, you may send us a statement.</p>	
Fay Servicing U.S. legal entities	
Fay Servicing U.S. legal entities that utilize the names: Fay Servicing, LLC; Fay Financial, LLC; Fay Management, LLC, and Fay Investments, LLC.	