

Computershare Holdings, Inc. d/b/a
 Specialized Loan Servicing LLC
 P.O. Box 636005
 Littleton, CO 80163-6005

1098 Mortgage Interest Statement
TAX YEAR - 2022

Loan Number: 1027790585

Customer Care Number:
 1-800-315-4757

Hours: Monday through Friday
 6:00am – 6:00pm (MT)

We accept calls from relay services.

Frequently Asked Questions Visit:
www.sls.net

Date Printed: 01/13/2023

Property Located:
504 COLLEGE AVE
DEKALB, IL 60115

IMPORTANT TAX RETURN DOCUMENT ENCLOSED



15
1 ARAVIND MUVVA
 310 W ALDEN PL APT 1
 DEKALB, IL 60115-4372
 UNITED STATES

The Form 1098 year-end Mortgage Interest Statement summarizes the payments you paid to your mortgage servicer(s) for the year 2022. We send this form and any accompanying notices to ensure compliance with applicable state and federal disclosure requirements.

VOID 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. Computershare Holdings, Inc. d/b/a Specialized Loan Servicing LLC P.O. Box 636005 Littleton, CO 80163-6005 Customer Care Number: 1-800-315-4757		*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 <div style="font-size: 2em; font-weight: bold; text-align: center;">2022</div> Form 1098	<p>Mortgage Interest Statement</p> <p>Copy B For Payer/Borrower</p> <p>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.</p>
RECIPIENT'S/LENDER'S TIN 35-2429917		PAYER'S/BORROWER'S TIN XXX-XX-5921	1 Mortgage interest received from payer(s)/borrower(s)* \$ 3829.56	
PAYER'S/BORROWER'S name, Street address (including apt. no.) City or town, state or province, country, and ZIP or foreign postal code ARAVIND MUVVA 310 W ALDEN PL APT 1 DEKALB, IL 60115-4372 UNITED STATES		2 Outstanding mortgage principal as of 1/1/2022 \$ 188000.00	3 Mortgage origination date 07/22/22	
9 Number of properties securing the mortgage 1		4 Refund of overpaid interest \$ 0.00	5 Mortgage insurance premiums \$ 0.00	
10 Other Prop Tax - \$0.00 Ins Paid - \$2,856.37		6 Points paid on purchase of principal residence \$ 0.00		
Account number (see instructions) 1027790585		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 (see instructions) 504 COLLEGE AVE DEKALB, IL 60115		
		11 Mortgage acquisition date 08/12/22		

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 he or she paid and points paid by the seller that represent his or her 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 2022 that accrued in full by January 15, 2023, this prepaid interest may be included in box 1. However, you cannot deduct the prepaid amount in 2022 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.

MI Insurance Tax Surcharge

If your property is located in Kentucky or West Virginia and you have paid Mortgage Insurance (MI) premiums, please note that these states impose a tax surcharge on MI premiums as a special assessment. The amount of the tax surcharge varies from state to state and is reported to the state by the MI company. Any such tax surcharge is not included in the premium amount paid reported on Form 1098.

Please be advised that the interest reported in line 1 may be overstated if part or all of your contractual monthly mortgage payments are subsidized by a third party. You may wish to seek advice from your tax consultant.

The amounts reflected in Box 10 may be adjusted by any refunds received during the reported year pertaining to your Escrow account. This information will not be included on corrected 1098 forms. You can view your Escrow history and year-end tax forms online at www.sls.net

Box 2. Shows the outstanding principal on the mortgage as of January 1, 2022. If the mortgage originated in 2022, shows the mortgage principal as of the date of origination. If the recipient/lender acquired the loan in 2022, 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 2022 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 2022 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 2022, 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.

FreeFile. 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.

For loans with Private Mortgage Insurance ("PMI"), if the mortgage loan, at origination, was secured by a single-family dwelling that was your primary residence, you may request cancellation of the PMI as follows:

For loans closed before July 29, 1999:

Under certain circumstances, you may be able to cancel PMI, either with the consent of the lender or in accordance with state law. For more information about PMI cancellations, send a written request to us at: P.O. Box 636005, Littleton, CO 80163-6005, or call us at 1-800-315-4757.

If your loan closed on or after July 29, 1999:

You have the right to request PMI be canceled on either:

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. "Original Value" means, at origination of your loan, the lesser of (i) appraised value or (ii) sales price (the dates described in paragraphs 1 and 2 herein collectively referred to as the "Cancellation Dates").

PMI will only be canceled on these dates if:

1. You submit a written request for cancellation,
2. You have a good payment history, and
3. A valuation performed by a third-party vendor engaged by us offers, (i) evidence that the value of the property has not declined below its "Original Value" and (ii) certification that there are no subordinate liens on the property.

Please note: A "good payment history" means:

- i. No payments 30 days or more past due within the past 12 months; and
- ii. No payments 60 days or more past due within the past 24 months.
- iii. If your loan is less than 12 months old, the criteria will be satisfied if no required payments have been made 30 days or more past due

For more information about PMI cancellations, send a written request to us at: P.O. Box 636005, Littleton, CO 80163-6005, or call us at 1-800-315-4757.

HELOC - Illinois Customers with Home Equity Lines of Credit (HELOC):

Pursuant to state law, if you have a revolving line of credit you are entitled to obtain a statement reflecting the total amount charged to the account during the year, including service charges, finance charges, late charges and any other charges authorized by the Illinois Interest Act.