

NORTHPOINTE BANK
 5303 28TH STREET CT SE
 GRAND RAPIDS MI 49546
 (888) 672-5626

SUBSTITUTE FORM 1098 ANNUAL STATEMENT OF MORTGAGE ACCOUNT FOR 2023		MORTGAGE ACCOUNT PAID TO:	MORTGAGE ACCOUNT NEXT DUE:	ACCOUNT NUMBER
INFORMATION FOR TAX PURPOSES REQUIRED BY THE IRS		02/01/2023	03/01/2023	XXXXXX07007
SUMMARY TOTALS				
PRINCIPAL		INTEREST PAID		
BEGINNING BALANCE	211,105.00	GROSS INTEREST PAID	+	731.64
AMOUNT PAID	211,105.00	PLUS PREPAID INT. NOT ALLOWED PRIOR YEARS	+	0.00
INTEREST SHORTAGE ADDED TO PRINCIPAL(LDI)	0.00	LESS INTEREST SUBSIDY (BUY DOWN)	-	0.00
AMOUNT DISBURSED	0.00	LESS INTEREST SHORTAGE	-	0.00
ENDING BALANCE	0.00	LESS PREPAID INT. NOT ALLOWED THIS YEAR	-	0.00
UNAPPLIED		PLUS INTEREST SHORTAGE PAID	+	0.00
BEGINNING BALANCE	0.00	PREPAYMENT PENALTY	+	0.00
AMOUNT PAID	0.00	LATE CHARGES	+	0.00
INTEREST SHORTAGE ADDED TO PRINCIPAL(LDI)	0.00			
AMOUNT DISBURSED	0.00			
ENDING BALANCE	0.00	1. NET INTEREST PAID		731.64



***** ALL FOR AADC 170 2710|0|1
 SUSHEEL SAMANTH KARNE
 395 STONEHEDGE LN
 MECHANICSBURG PA 17055-7009

BUYDOWN ACCOUNT BALANCE	
BEGINNING BALANCE	0.00
DISBURSEMENTS	0.00
ADJUSTMENTS	0.00
ENDING BALANCE	0.00

ESCROW ACCOUNT STATEMENT	PAYMENT DISTRIBUTION		ESCROW/IMPOUND		INTEREST SHORTAGE - UNPAID BALANCE	
	THIS NOTICE CONTAINS INFORMATION REGARDING YOUR ESCROW ACCOUNT AS REQUIRED BY THE REAL ESTATE SETTLEMENT AND PROCEDURES ACT (RESPA) AND IS A RECAP OF YOUR ESCROW ACCOUNT	PRINCIPAL + INTEREST	1,198.63	BEGINNING BALANCE	0.00	BEGINNING BALANCE
	ESCROW/IMPOUND	422.21	TOTAL ESCROW RECEIPTS	1,538.81	ADD INT. SHORTAGE	0.00
	OPTIONAL INSURANCE	0.00	TOTAL ESCROW DISBURSEMENTS	0.00	LESS INT. SHORTAGE PREPAID	0.00
	ANCILLARY	0.00	ESCROW INTEREST	0.00	ENDING BALANCE	0.00
	MISC.	0.00	SERVICE TRANSFER		REAL ESTATE TAXES PAID	0.00
	TOTAL PAYMENT	1,620.84	ENDING BALANCE	0.00	LATE CHARGES PAID	0.00
			TOTAL OF MORTGAGE PAYMENTS MADE	2,270.45	LATE CHARGES DUE BUT UNPAID	0.00
					OPTIONAL INSURANCE	0.00
					FEES PAID	0.00
					FEES DUE BUT UNPAID	0.00
					SEE BELOW FOR ITEMIZED ESCROW DISBURSEMENTS	

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. NORTHPOINTE BANK 5303 28TH STREET CT SE GRAND RAPIDS MI 49546 (888) 672-5626		*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 2023		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 38-3448372		PAYER'S/BORROWER'S TIN XXX-XX-9271		1 Mortgage interest received from payer(s)/borrower(s)* \$ 731.64			
PAYER'S/BORROWER'S name Susheel Samanth Karne		2 Outstanding mortgage principal \$ 211,105.00		3 Mortgage origination date principal 01/09/2023			
Street address (including apt. no.) 395 STONEHEDGE LN		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 MECHANICSBURG PA 17055-7009		6 Points paid on purchase of principal residence \$ 2,286.27		7 <input checked="" 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.			
9 Number of properties securing the mortgage Account number (see instructions) XXXXX07007		10 Other		8 Address or description of property securing mortgage			
				11 Mortgage acquisition date			

TR* CODE	DUE DATE	POST DATE	TRANSACTION EFFECTIVE DATE	TRANSACTION AMOUNT	INTEREST PAID	PRINCIPAL PAID	PRINCIPAL BALANCE AFTER TRANSACTION	ESCROW/IMPOUND PAID	ESCROW / IMPOUND BALANCE AFTER TRANS. CONSTRUCTION INT. RATE	LATE CHARGE	OPTIONAL INSURANCE CONSTRUCTION UN DISB. ACCT. BAL	UNAPPLIED FUNDS	C I D U
SR	02/01/23	01/11		731.64	731.64	0.00	211,105.00	0.00	0.00	0.00	0.00	0.00	
SR	02/01/23	01/11	01/09	1,538.81	0.00	0.00	211,105.00	1,538.81	1,538.81	0.00	0.00	0.00	
SV	02/01/23	02/28		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	*
SVT	02/01/23	02/28		-1,538.81	0.00	0.00	0.00	-1,538.81	0.00	0.00	0.00	0.00	

* TRANSACTION CODES ON BACK

SEE REVERSE SIDE FOR TAXPAYER INSTRUCTIONS

DEFINITIONS

BALANCES

BEGINNING BALANCE: This is the beginning balance at the start of year or date your loan was first initiated on our system for Principal and Unapplied.

AMOUNT PAID: Amounts paid to reduce Principal, and/or increase Unapplied Balance.

INTEREST SHORTAGE ADDED TO PRINCIPAL/LDI: Amount of interest on your GPM or alternative mortgage loan which was not covered in your monthly payment/loss draft interest.

AMOUNT DISBURSED: Adjustments to principal or addition to principal due to advances on mortgage.

ENDING BALANCE: Ending balances after application of various amounts.

INTEREST PAID

GROSS INTEREST PAID: Total interest paid on your mortgage loan.

PREPAID INTEREST NOT ALLOWED PRIOR YEARS: Amount of interest carried over from prior years which was not allowed as a deduction. That amount that is allowable for this year is added to Gross Interest Charged to your account.

LESS INTEREST SUBSIDY (BUYDOWN): Amount of interest paid on your behalf by HUD or through an interest buy-down arrangement.

LESS INTEREST SHORTAGE: Amount of interest charged to your account but remaining unpaid by you after each installment has been applied. This may have resulted in an increase in your principal balance.

PREPAID INTEREST NOT ALLOWED THIS YEAR: This amount is interest received on your account which advances the due date more than one payment into the new year or beyond. IRS requires that this amount be subtracted from interest charged to your account.

PLUS INTEREST SHORTAGE PAID: Amount of interest paid by you against interest shortage balances created in prior payment periods.

PREPAYMENT PENALTY: Interest charged on either a curtailment or payoff prior to maturity date.

1. NET INTEREST PAID: See instructions for Payer/Borrower below.

2. POINTS PAID: See instructions for Payer/Borrower below.

3. REFUND OF OVERPAID INTEREST: See instructions for Payer/Borrower below.

4. Miscellaneous:

BUYDOWN ACCOUNT BALANCE

If you have an interest buy-down arrangement, the remaining balance is computed in this box. Otherwise it will be blank.

BEGINNING BALANCE: Balance at beginning of year or when loan initiated on our system during this year.

DISBURSEMENTS: Total of monthly disbursements paid on your behalf as an interest reduction.

ADJUSTMENTS: A positive (+) or negative (-) adjustment made to the buy-down balance.

ENDING BALANCE: Remaining amount in the account at year end.

INTEREST SHORTAGE - UNPAID BALANCE

This is a recap of the balance indicating amounts creating additions to or reduction of principal where the payment is insufficient to meet interest charges. This recap only applies if interest charges have exceeded monthly payments. Otherwise this section will be blank. Interest shortage is also known as negative amortization.

BEGINNING BALANCE: The interest shortage balance at the beginning of year or when loan was first initiated on our system. The balance may be blank if an interest shortage first occurred during this year.

ADD INTEREST SHORTAGE THIS YEAR: The amount your monthly payments were short of paying the gross interest charged to your account.

LESS INTEREST SHORTAGE PAID: Amount of interest paid by you against interest shortage balances created in prior payment periods.

ENDING BALANCE: Reflects amount of interest shortage remaining unpaid at end of year.

REAL ESTATE TAXES PAID

The amount that appears in this field represents funds disbursed from your escrow account to pay property taxes.

1. This amount may include charges other than real estate taxes that appeared on your tax bill(s) that may not be deductible.

2. Funds for the payment of real estate taxes are normally remitted directly to the taxing authority. However, in Wisconsin and North Dakota, if you have so directed your mortgage servicer, a check representing these funds was sent directly to you.

Please consult your tax advisor or tax return preparer regarding the tax deductibility of this item.

LATE CHARGES PAID

Amounts applied to late charges.

OPTIONAL INSURANCE

Amounts paid to insurance company for insurance premiums.

FEES DUE BUT UNPAID

Fees assessed to your account but not paid. May include fees assessed in prior years.

LATE CHARGES DUE BUT UNPAID

Late charges assessed against your account but not paid.

FEES PAID

Total of amounts applied to fees.

RESPA ESCROW ACCOUNT STATEMENT

PAYMENT DISTRIBUTION

This is the monthly payment breakdown applicable at the time this statement was produced.

ESCROW/IMPOUND

BEGINNING BALANCE: This is the beginning escrow balance at the start of the year or date your loan was first initiated.

TOTAL ESCROW RECEIPTS: Amounts paid to increase the Escrow balance.

TOTAL ESCROW DISBURSEMENTS: Amounts paid out of escrow to cover required bills, refunded directly to you, or applied to payments.

ESCROW INTEREST: Net amount credited to your escrow account where interest is required to be paid on funds held in escrow. This amount appears only if it applies to your state.

SERVICE TRANSFER — ESCROW TRANSFER

ENDING BALANCE: Ending escrow balance after application of various amounts.

TOTAL OF MORTGAGE PAYMENTS MADE

This is the total of all payments you made that were applied to your mortgage during the past year.

NOTE: A description of each disbursement out of your escrow account appears in the detail section of this statement. This is to meet the requirements of RESPA Escrow Account Statement.

IMPORTANT INFORMATION ON YOUR MORTGAGE

NOTE 1 –HUD 235/265 ASSISTANCE LOANS OR LOANS WITH BUYDOWNS

WARNING: You, as borrower, may deduct on your Federal Income Tax Return only that part, if any, of mortgage interest which exceeded the amount of assistance payments made during the year. Contact your tax advisor or state/local tax offices regarding state/local tax returns.

NOTE 2 –FHA 245/VA GPM LOANS

It is possible that your monthly mortgage payments were insufficient to cover the interest charged and your principal balance was increased. Interest shortages have been deducted from total interest charged to your loan account to arrive at a net interest paid for tax purposes. Consult your tax advisor for additional explanation, if needed, or for applicability to federal/state income tax.

NOTE 3 –ARMS/GPM LOANS

If your payment was insufficient to cover interest charged to your account, your principal balance may have been increased. The interest shortage was deducted from interest charged to your account. And if the payment exceeded interest charged, the excess has been credited to interest paid to the extent that there was an interest shortage balance. Definitions of terms are provided for your convenience.

NOTE 4 –HAZARD INSURANCE

Be sure to consult with your insurance Agent and be sure that your insurance coverage is updated to fully cover losses. Disregard those terms and definitions which do not have balances on the front of this statement.

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.

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.

TRANSACTION CODES

NON-CONSTRUCTION TRANSACTION CODES

AA – Administrative Adjustment
 AAP – Autopost Acceptable Partial Payment
 ADI – Itemized initial advance – Memo advance amount part of total initial advance amount.
 ADR – Reversal on the Advance on HELOC Loan
 ADV – Advance on the HELOC Loan
 AP – Regular Mortgage Payment
 APB – Autopost Partial Base
 APP – Acceptable Partial Payment
 ASB – Autopost Short to Base
 ASD – Autopost Short to Draft
 ASP – Autopost Short Payment
 ATP – Autopost Total Payment
 CP – Capitalization of Interest
 CT/CTA – Additional payment to Principal
 CTB – Curtailment Reversal Posted
 CTR – Reverse additional payment to Principal
 CTT – Reapplication of Curtailment
 CWA – Added Payment to Principal (Autopost)
 CWP – Same as CT, Added Payment to Principal
 ED – Payment made from Esc./Imp.
 EI/EIL/EIP – Interest on Escrow/Impound paid on account
 EIS – Interest on Escrow-Service Release

E00 - E09 – Esc./Imp. refund to mortgagor
 E10 - E29 – Hazard Insurance Premium paid
 E40 - E49 – Private Mortgage Insurance Premium paid
 E50 - E59 – FHA Mortgage Insurance Prem. paid
 E60 - E79 – Misc. payment made from Esc./Imp.
 E80 - E89 – Misc. payment made from Esc./Imp. Maintenance Fee or Special Assessments
 E90 - E99 – Real Estate Tax Bill paid
 FB – Fee billed to Mortgagor
 FBR – Fees Billed – Recurring Fees
 FC – Foreclosure
 FE – Fee paid by Mortgagor
 FEA – Fee Payment posted through Autopost
 FEI – Interest on fees
 FER – Collected Interest on fees
 FP – Fee payment collected but not billed
 FPR – Fees Paid – Recurring
 FR – Reversal of fee paid by Mortgagor
 FS – Service Release
 FW – Foreclosure without cash
 FWA – Same as FEA, Fee Payment Posted
 FWC – Prepayment Penalty Fee with Curtailment
 FWP – Fee Posted
 FWV – Fee payment reversed or waived
 GP – Government Subsidy payment

IR – Insurance Refund
 LCW – Late Charge Waiver
 M00 thru M99 – Same as E00 thru E99 eg. M10 same as E10
 PA – Regular Mortgage Payment
 PF/PFL – Payment against Principal which brings Principal to zero
 PP – Partial Payment
 PPB – Partial Payment Base
 PPL – Payment reversal posted automatically via payoff through lockbox
 PPP – Payment reversal posted automatically via Post/Payoff
 PR/PRL/PRP – Payment has been reversed
 PT – Reapplication of payment
 RA# – Reversed acceptable Partial Payment. (# = reason for reversal)
 RB# – Reversed Partial Base
 RC – REO Curtailment
 RCR – REO Curtailment Reversal
 RD – Reversed Short to Draft
 RFE – REO Fee Payment
 RH# – Reversed Short to Base
 RO – REO P&I Payment
 RP/PA/AP – Regular Mortgage Payment
 RR – REO Reversal
 RS – REO Single Item Receipt processed on REO/Allocate

RS# – Reversed Short Payment (# = reason for reversal)
 RSR – REO Single Receipt
 RT – Payment Reversal
 RX# – Reversed Total Payment
 R00 thru R99 – Receipt to Esc./Imp. Balance
 SHB – Short to Base
 SHD – Short to Draft
 SHP – Short Payment
 SPO – Short Payoff, Loss Mit
 SR/SRAS – Cash or Non-Cash application to account
 SRA – Single Item Receipt
 SRB – Buy-down Balance Adjustment (+/-)
 SRL – Single Item Receipt
 SV – Service Release
 SVC – Service Release Curtailment
 SVP – Service Release Principal
 SVT – Service Release Clearing
 SWA – Same as SRA, Single Item Receipt
 SWP – Single Item Receipt posted with Payment
 SPO – Short Payoff, Loss Mit
 TC – Curtailment involving prepaid Principal
 TLP – Total Payment
 TTL – Total Cash Received
 UI – Uncollected Items
 UIE – Uncollected Late Charges

UN – Unknown
 WFB – Write off fees
 WFF – Write off fees
 WFL – Write off fees
 WFR – Write off fees
 WRB – Write off Balance
 WRF – Write off Balance
 WRL – Write off Balance
 WRR – Write off Balance

CONSTRUCTION TRANSACTION CODES
 CA – Constructions Adjustment
 CD – Cash disbursed from Undisbursed Balance
 CR – Cash payment applied to account

NOTE: Disregard symbols #, * which may appear on far right of statement in IU column. These symbols are for internal use.

FOR FHA LOANS ONLY

THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD) REQUIRES LENDERS TO PROVIDE A -WRITTEN PREPAYMENT NOTICE TO MORTGAGORS EACH YEAR. UNDERSTAND, YOU ARE NOT REQUIRED TO PAY OFF YOUR LOAN AT THIS TIME OR TO DO ANYTHING AT ALL REGARDING THIS NOTICE; IT IS PROVIDED FOR YOUR INFORMATION ONLY. PLEASE READ THE NOTICE CAREFULLY. IF YOU HAVE ANY QUESTIONS, PLEASE CALL THE TELEPHONE NUMBER ON THE FRONT OF THIS FORM.

FACTS**What Does Northpointe Bank Do With Your Personal Information?**

rev. 1/2024

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.
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What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and Income • Account Balances and Payment History • Credit History and Credit Scores
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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 Northpointe Bank chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does Northpointe Bank 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	No	We don't share
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> • Call 888-672-5626 • Online: www.northpointe.com, select "Connect", "Contact us," "Send a Secure Message" and "General / Other." <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice, unless state law requires a longer period of time. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call 888-672-5626 or go to www.northpointe.com
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Who we are	
Who is providing this notice?	Northpointe Bank

What we do	
How does Northpointe Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Northpointe Bank collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Open an account or Deposit money • Apply for a loan or Give us your income information • Provide employment information We also collect 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.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Our affiliates include financial companies such as Northpointe Bancshares, Inc., and nonfinancial companies, such as Northpointe Insurance Agency, Inc.
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Northpointe Bank does not share with non-affiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Our joint marketing partners include investment and securities companies and insurance agencies.

Other Important Information	
<p>California Residents: We will not share personal information with non-affiliates for them to market to you. Unless you limit our sharing by completing the enclosed Important Privacy Choices for Consumers, we will share personal information with our affiliates, and with non-affiliates for joint marketing as provided by law.</p> <p>North Dakota Residents: We will not share personal information with affiliates, or non-affiliates for joint marketing, without your prior authorization. In order to "Opt-In" to the sharing of such information, please fill out, sign and return the enclosed North Dakota Opt-In form.</p>	

North Dakota Opt-In Form

Mark any/all you want to authorize:

Do allow your affiliates to use my personal information to market to me.

Do share information for joint marketing with other financial companies.

This consent will apply until I notify you otherwise.

Name	
Address	
City, State, Zip	
Signature	
Loan Number	

Return this signed form via:

Mail to: Northpointe Bank, ATTN: Customer Service, 5303 28th Street Ct SE, Grand Rapids, Michigan 49546.
Secure upload available at www.northpointe.com/secure