



VENKATA RAMANA KOLIPARTHI
8045 LOOMIS DR
NEW ALBANY OH 43054-1102

SUBSTITUTE FORM 1098
OMB NO. 1545-1380

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.

***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 that it was incurred by you, actually paid by you, and not reimbursed by another person.

Any late charges paid are included in the interest amount.

Recipient/Lender's TIN: 22-1146430
Payer's/Borrower's TIN: XXX-XX-3952

Payer's/Borrower's name: VENKATA RAMANA KOLIPARTHI

Street address (including apt. no.): City or town, state or province, country, ZIP or foreign postal code

8045 LOOMIS DR, NEW ALBANY OH 43054-1102

1. Mortgage interest received from payer(s)/borrower(s)*	2. Outstanding mortgage principal as of 1/1/2023	3. Mortgage origination date	4. Refund of overpaid interest	5. Mortgage insurance premiums
\$4,529.94	\$186,906.00	08/27/2020	\$0.00	\$

6. Points paid on purchase of principal residence	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.	8. Address or description of property securing mortgage (see instructions)
\$0.00	<input type="checkbox"/>	8045 LOOMIS DR NEW ALBANY OH 43054

9. Number of properties securing the mortgage	10. Other	11. Mortgage acquisition date	Account number (see instructions)
1	003137091		1000956042

AMOUNT DISBURSED		ENDING BALANCE	
REAL ESTATE TAXES	HAZARD INSURANCE	ESCROW	PRINCIPAL
\$10,219.74	\$1,199.00	\$7,016.17	\$174,395.82

The Ending Escrow Balance Funds are held for future disbursements.

If your loan was refinanced or acquired by PNC in 2023, you will receive an additional year end statement from your previous servicer.

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, 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 point 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.

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,