

RECIPIENT'S/LENDER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.  FOR RETURN SERVICE ONLY P.O. BOX 619063 DALLAS TX 75261-9063  Customer Care 1-855-690-5900	*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 <b>1098</b> (Rev. January 2022) For calendar year 2023	<b>Mortgage Interest Statement</b>
PAYER'S/BORROWER'S name, street address (including apt. no.), city or town, state or province, country, and ZIP or foreign postal code  5-807-06942-0005753-001-000-000-000-000 <b>NIKITHA THOUTA</b> <b>4129 SE POWDER LN</b> <b>HILLSBORO OR 97123-2302</b>	1 Mortgage interest received from payer(s)/borrower(s)* <b>\$ 14,636.19</b>		<b>Copy B For Payer/Borrower</b> 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.
2 Outstanding mortgage principal <b>\$ 604,620.69</b>		3 Mortgage origination date <b>02/11/2022</b>	
4 Refund of overpaid interest <b>\$ 0.00</b>		5 Mortgage insurance premiums <b>\$ 920.70</b>	
6 Points paid on purchase of principal residence <b>\$ 0.00</b>	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 <b>4129 SE POWDER LANE HILLSBORO OR 97123</b>			
9 Number of properties securing the mortgage <b>1</b>	10 Other		
11 Mortgage acquisition date	Account number (see instructions) <b>0142208537</b>		
RECIPIENT'S/LENDER'S TIN <b>22-3039688</b>	PAYER'S/BORROWER'S TIN <b>XXX-XX-5265</b>		

Form **1098** (Rev. 1-2022)

(Keep for your records)

www.irs.gov/Form1098

Department of the Treasury - Internal Revenue Service

SEE REVERSE SIDE FOR ADDITIONAL INFORMATION

## ANNUAL TAX AND INTEREST STATEMENT

NIKITHA THOUTA  
4129 SE POWDER LN  
HILLSBORO OR 97123-2302

Freedom Mortgage  
PO Box 50485  
Indianapolis, IN 46250-0485

YEAR: 2023  
ACCT#: 0142208537  
SSN:XXX-XX-5265

TIN# : 22-3039688

**DISBURSEMENTS FROM ESCROW**  
 \$0.00 Property Tax Disbursements  
 \$527.00 Hazard Insurance Disbursements  
 \$920.70 Mortgage Insurance Disbursements  
 \$0.00 Escrow Refund  
  
 \$2,671.30 Current P&I Payment  
 \$765.61 Current Escrow Payment

**PRINCIPAL RECONCILIATION**  
 \$604,620.69 Beginning Balance  
 \$604,620.69 Applied Principal  
 \$0.00 Ending Balance  
  
**INTEREST RECONCILIATION**  
 \$14,636.19 Gross Interest Paid  
 \$14,636.19 \*Mortgage Interest Received  
 From Payer(s)/Borrower(s)

**ESCROW RECONCILIATION**  
 \$1,887.67 Beginning Balance  
 \$6,890.49 Deposits  
 (\$1,447.70) Disbursements  
 \$0.00 Ending Balance

KEEP THIS STATEMENT FOR YOUR INCOME TAX RECORDS

Borrowers: The Oregon Division of Financial Regulation (DFR) oversees residential mortgage loan servicers who are responsible for servicing residential mortgage loans in connection with real property located in Oregon and persons required to have a license to service residential mortgage loans in this state. If you have any questions regarding your residential mortgage loan, contact your servicer at (855) 690-5900. To file a complaint about unlawful conduct by an Oregon licensee or a person required to have an Oregon license, call DFR at (888) 877-4894 or visit [dfr.oregon.gov](http://dfr.oregon.gov).

## 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](http://www.irs.gov/Form1098).

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


This is important tax information and is being furnished to the Internal Revenue Service. 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 or because you did not report this refund of interest on your return.

The amount shown may not be fully deductible by you on your Federal Income tax return. Limitations based on the cost and value of the secured property may apply. In addition, you may only deduct an amount of mortgage interest to the extent it was incurred by you, actually paid by you, and not reimbursed by another person.

## Remember to file for Homestead (or Homeowner's) Exemption, if you are eligible.

**If you have Private Mortgage Insurance (PMI) on your loan, and if certain conditions are satisfied, you may be able to cancel the PMI coverage. Please contact us for additional information concerning your cancellation rights, if any.**

**If your home is located in California: Additional accountings may be requested by the mortgagor, trustor, or vendee pursuant to Civil Code 2954.**

PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.  FOR RETURN SERVICE ONLY P.O. BOX 619063 DALLAS TX 75261-9063 Customer Care 1-855-690-5900	Payer's RTN (optional)	OMB No. 1545-0112		<b>Interest Income</b>  <b>Copy B For Recipient</b>	
	1 Interest income \$ 23.71	Form <b>1099-INT</b> (Rev. January 2022)			
2 Early withdrawal penalty \$	For calendar year 2023				
3 Interest on U.S. Savings Bonds and Treasury obligations \$	4 Federal income tax withheld \$ 0.00		5 Investment expenses \$	This 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 this income is taxable and the IRS determines that it has not been reported.	
6 Foreign tax paid \$	7 Foreign country or U.S. possession				
8 Tax-exempt interest \$	9 Specified private activity bond interest \$		10 Market discount \$		
11 Bond premium \$	12 Bond premium on Treasury obligations \$		13 Bond premium on tax-exempt bond \$		
14 Tax-exempt and tax credit bond CUSIP no.	15 State	16 State identification no.	17 State tax withheld \$		FATCA filing requirement <input type="checkbox"/>
			\$		
Account number (see instructions) 0142208537	PAYER'S TIN 22-3039688		RECIPIENT'S TIN XXX-XX-5265		

Form **1099-INT** (Rev. 1-2022) VTB (keep for your records) www.irs.gov/Form1099INT Department of the Treasury - Internal Revenue Service

**Instructions for Recipient**

The information provided may be different for covered and noncovered securities. For a description of covered securities, see the instructions for Form 8949. For a taxable covered security acquired at a premium, unless you notified the payer in writing in accordance with Regulations section 1.6045-1(n)(5) that you did not want to amortize the premium under section 171, or for a tax-exempt covered security acquired at a premium, your payer must generally report either (1) a net amount of interest that reflects the offset of the amount of interest paid to you by the amount of premium amortization allocable to the payment(s), or (2) a gross amount for both the interest paid to you and the premium amortization allocable to the payment(s). If you did notify your payer that you did not want to amortize the premium on a taxable covered security, then your payer will only report the gross amount of interest paid to you. For a noncovered security acquired at a premium, your payer is only required to report the gross amount of interest paid to you.

**Recipient's taxpayer identification number (TIN).** For your protection, this form may show only the last four digits of your TIN (social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN)). However, the issuer has reported your complete TIN to the IRS.

**FATCA filing requirement.** If the FATCA filing requirement box is checked, the payer is reporting on this Form 1099 to satisfy its chapter 4 account reporting requirement. You may also have a filing requirement. See the Instructions for Form 8938.

**Account number.** May show an account or other unique number the payer assigned to distinguish your account.

**Box 1.** Shows taxable interest paid to you during the calendar year by the payer. This does not include interest shown in box 3. May also show the total amount of the credits from clean renewable energy bonds, new clean renewable energy bonds, qualified energy conservation bonds, qualified zone academy bonds, qualified school construction bonds, and build America bonds that must be included in your interest income. These amounts were treated as paid to you during the calendar year on the credit allowance dates (March 15, June 15, September 15, and December 15). For more information, see Form 8912. See the instructions above for a taxable covered security acquired at a premium.

**Box 2.** Shows interest or principal forfeited because of early withdrawal of time savings. You may deduct this amount to figure your adjusted gross income on your income tax return. See the Instructions for Form 1040 to see where to take the deduction.

**Box 3.** Shows interest on U.S. Savings Bonds, Treasury bills, Treasury bonds, and Treasury notes. This may or may not all be taxable. See Pub. 550. This interest is exempt from state and local income taxes. This interest is not included in box 1. See the instructions above for a taxable covered security acquired at a premium.

**Box 4.** Shows backup withholding. Generally, a payer must backup withhold if you did not furnish your TIN or you did not furnish the correct TIN to the payer. See Form W-9. Include this amount on your income tax return as tax withheld.

**Box 5.** Any amount shown is your share of investment expenses of a single-class REMIC. This amount is included in box 1. **Note:** This amount is not deductible.

**Box 6.** Shows foreign tax paid. You may be able to claim this tax as a deduction or a credit on your Form 1040 or 1040-SR. See your tax return instructions.

**Box 7.** Shows the country or U.S. possession to which the foreign tax was paid.

**Box 8.** Shows tax-exempt interest paid to you during the calendar year by the payer. See how to report this amount in the Instructions for Form 1040. This amount may be subject to backup withholding. See Box 4 above. See the instructions above for a tax-exempt covered security acquired at a premium.

**Box 9.** Shows tax-exempt interest subject to the alternative minimum tax. This amount is included in box 8. See the VTB

Instructions for Form 6251. See the instructions above for a tax-exempt covered security acquired at a premium.

**Box 10.** For a taxable or tax-exempt covered security, if you made an election under section 1278(b) to include market discount in income as it accrues and you notified your payer of the election in writing in accordance with Regulations section 1.6045-1(n)(5), shows the market discount that accrued on the debt instrument during the year while held by you, unless it was reported on Form 1099-OID. For a taxable or tax-exempt covered security acquired on or after January 1, 2015, accrued market discount will be calculated on a constant yield basis unless you notified your payer in writing in accordance with Regulations section 1.6045-1(n)(5) that you did not want to make a constant yield election for market discount under section 1276(b). Report the accrued market discount on your income tax return as directed in the instructions for Form 1040. Market discount on a tax-exempt security is includible in taxable income as interest income.

**Box 11.** For a taxable covered security (other than a U.S. Treasury obligation), shows the amount of premium amortization allocable to the interest payment(s), unless you notified the payer in writing in accordance with Regulations section 1.6045-1(n)(5) that you did not want to amortize bond premium under section 171. If an amount is reported in this box, see the Instructions for Schedule B (Form 1040) to determine the net amount of interest includible in income on Form 1040 or 1040-SR with respect to the security. If an amount is not reported in this box for a taxable covered security acquired at a premium and the payer is reporting premium amortization, the payer has reported a net amount of interest in box 1. If the amount in box 11 is greater than the amount of interest paid on the covered security, see Regulations section 1.171-2(a)(4).

**Box 12.** For a U.S. Treasury obligation that is a covered security, shows the amount of premium amortization allocable to the interest payment(s), unless you notified the payer in writing in accordance with Regulations section 1.6045-1(n)(5) that you did not want to amortize bond premium under section 171. If an amount is reported in this box, see the Instructions for Schedule B (Form 1040) to determine the net amount of interest includible in income on Form 1040 or 1040-SR with respect to the U.S. Treasury obligation. If an amount is not reported in this box for a U.S. Treasury obligation that is a covered security acquired at a premium and the payer is reporting premium amortization, the payer has reported a net amount of interest in box 3. If the amount in box 12 is greater than the amount of interest paid on the U.S. Treasury obligation, see Regulations section 1.171-2(a)(4).

**Box 13.** For a tax-exempt covered security, shows the amount of premium amortization allocable to the interest payment(s). If an amount is reported in this box, see Pub. 550 to determine the net amount of tax-exempt interest reportable on Form 1040 or 1040-SR. If an amount is not reported in this box for a tax-exempt covered security acquired at a premium, the payer has reported a net amount of interest in box 8 or 9, whichever is applicable. If the amount in box 13 is greater than the amount of interest paid on the tax-exempt covered security, the excess is a nondeductible loss. See Regulations section 1.171-2(a)(4)(ii).

**Box 14.** Shows CUSIP number(s) for tax-exempt bond(s) on which tax-exempt interest was paid, or tax credit bond(s) on which taxable interest was paid or tax credit was allowed, to you during the calendar year. If blank, no CUSIP number was issued for the bond(s).

**Boxes 15-17.** State tax withheld reporting boxes.

**Nominees.** If this form includes amounts belonging to another person(s), you are considered a nominee recipient. Complete a Form 1099-INT for each of the other owners showing the income allocable to each. File Copy A of the form with the IRS. Furnish Copy B to each owner. List yourself as the "payer" and the other owner(s) as the "recipient." File Form(s) 1099-INT with Form 1096 with the Internal Revenue Service Center for your area. On Form 1096, list yourself as the "filer." A spouse is not required to file a nominee return to show amounts owned by the other spouse.

**Future developments.** For the latest information about developments related to Form 1099-INT and its instructions, such as legislation enacted after they were published, go to [www.irs.gov/Form1099INT](http://www.irs.gov/Form1099INT).

**Free File Program.** Go to [www.irs.gov/FreeFile](http://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 RETURN SERVICE ONLY  
P.O. BOX 619063  
DALLAS TX 75261-9063

REPRESENTATION OF PRINTED DOCUMENT

5-807-06942-0005753-001-000-000-000-000

NIKITHA THOUTA  
4129 SE POWDER LN  
HILLSBORO OR 97123-2302

Loan Number: 0142208537

CUSTOMER ACCOUNT ACTIVITY

TR CD	DUE DATE	POST DATE	TRANSACTION EFFECTIVE DATE	TRANSACTION AMOUNT	INTEREST PAID	PRINCIPAL PAID	PRINCIPAL BALANCE AFTER TRANSACTION	ESCROW/IMPOUND PAID	ESCROW/IMPOUND BALANCE AFTER TRANSACTION OR CONSTRUCTION INT. RATE	LATE CHARGE	OPTIONAL INSURANCE CONSTRUCTION OR UNDISB. ACCT BAL	UNAPPLIED FUNDS	C D	I U
AP	01/01/23	01/05		3436.91	1637.51	1033.79	603586.90	765.61	2653.28	0.00	0.00	0.00		
E40	01/01/23	01/19		102.30-	PMI		603586.90	-102.30	2550.98	0.00	0.00	0.00		
E20	01/01/23	01/25		527.00-	HOMEOWNERS		603586.90	-527.00	2023.98	0.00	0.00	0.00		
AP	02/01/23	02/13		3436.91	1634.71	1036.59	602550.31	765.61	2789.59	0.00	0.00	0.00		
E40	02/01/23	02/16		102.30-	PMI		602550.31	-102.30	2687.29	0.00	0.00	0.00		
AP	03/01/23	03/13	03/12	3436.91	1631.91	1039.39	601510.92	765.61	3452.90	0.00	0.00	0.00		
E40	03/01/23	03/15		102.30-	PMI		601510.92	-102.30	3350.60	0.00	0.00	0.00		
AP	04/01/23	04/10		3436.91	1629.09	1042.21	600468.71	765.61	4116.21	0.00	0.00	0.00		
E40	04/01/23	04/14		102.30-	PMI		600468.71	-102.30	4013.91	0.00	0.00	0.00		
AP	05/01/23	05/08		3436.91	1626.27	1045.03	599423.68	765.61	4779.52	0.00	0.00	0.00		
E40	05/01/23	05/18		102.30-	PMI		599423.68	-102.30	4677.22	0.00	0.00	0.00		
AP	06/01/23	06/08		3436.91	1623.44	1047.86	598375.82	765.61	5442.83	0.00	0.00	0.00		
E40	06/01/23	06/13		102.30-	PMI		598375.82	-102.30	5340.53	0.00	0.00	0.00		
AP	07/01/23	07/10		3436.91	1620.60	1050.70	597325.12	765.61	6106.14	0.00	0.00	0.00		
E40	07/01/23	07/18		102.30-	PMI		597325.12	-102.30	6003.84	0.00	0.00	0.00		
AP	08/01/23	08/07		3436.91	1617.76	1053.54	596271.58	765.61	6769.45	0.00	0.00	0.00		
E40	08/01/23	08/21		102.30-	PMI		596271.58	-102.30	6667.15	0.00	0.00	0.00		
AP	09/01/23	09/11		3436.91	1614.90	1056.40	595215.18	765.61	7432.76	0.00	0.00	0.00		
E40	09/01/23	09/21		102.30-	PMI		595215.18	-102.30	7330.46	0.00	0.00	0.00		
EIS	09/01/23	09/29		23.71			595215.18	23.71	7354.17	0.00	0.00	0.00		
SVT	09/01/23	10/02		7354.17-			595215.18	-7354.17	0.00	0.00	0.00	0.00		
SV	09/01/23	10/02		.00			0.00	0.00	0.00	0.00	0.00	0.00		